Instructions for Requesting a Federal Direct Loan

In order to promote thoughtful and responsible student loan borrowing, we may not have included your full Federal Direct Loan eligibility in your aid offer. If you need to borrow additional loan funds to help cover your bill, please follow the steps below.

To request a Federal Direct Unsubsidized loan:

- 1. Log into your <u>STAR self-service portal</u>.
- 2. Click on the **Financial Aid** tile.



3. Select the 2026 Aid Year.

| | | Select Aid Year to View |
|----------|-------------------------------|-------------------------------|
| Select t | the aid year you wish to view | |
| Aid Year | Institution | Aid Year Description |
| 2026 | College of the Holy Cross | Financial Aid Year 2025-2026 |
| | | Financial Aid Vear 2024, 2025 |

4. On the Award Summary screen, click on Unsubsidized Loan Request:



5. Complete the following form.

Note: You submit a 2025-26 FAFSA form in order to request the Federal Direct Unsubsidized loan.

| nis form will allow you to request additional rederal loan funding for which you may be eligible. |
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| |
| You are eligible to receive up \$5500.00 - you have already been awarded \$3500.00 you can request up to \$2000.00 |
| to |
| Loan request |
| Amount I wish to request: |
| |
| |
| Disbursement schedule |
| O Spread Eventy over the year |
| O Spread Evening Over the year |
| |
| ⊖ For the Spring semester only |
| |
| By clicking this box, I authorize the Financial Aid Office to increase my federal loan thereby |
| increasing my total debt for the year. I further understand this funding is a loan and therefore must |
| be paid back. I understand that some or all of this loan may be unsubsidized and begins accruing |
| interest at the time of disbursement. For a review of subsidized and unsubsidized loans, please see |
| <u>here</u> . My total eligibility is also dependent on other criteria, and the Financial Aid Office will make |
| the final determination of my loan eligibility. |
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| |
| Submit |
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| |

- 6. Use your current financial aid offer as reference for deciding the amount of loan you like to request.
- 7. Select one of the options under *Disbursement schedule* to determine how your loan should to be applied.
- 8. Review the statement and check the box to authorize your request for the loan. Then click submit to process your request.

| Γ | Message |
|---|---|
| | Confirmed. Your submission has been recorded, please click return to student center. Requests will be processed in the order they are received. Please allow up to 10 business days for processing. You will be notified when the loan has been processed. |

9. Once you have submitted your request, the message box above will appear. Click OK.