$\qquad$ Subsidized Direct Loan Unsubsidized Direct Loan

Total Additional Loan Amount: \$ $\qquad$ (amount will be split equally between semesters)

Please INITIAL the lines below to acknowledge that you have read and understand the following statements:
$\qquad$ According to the National Student Loan Data System (NSLDS) I have borrowed an aggregate (total combined) amount of \$ $\qquad$ in federal student loans. All students borrowing history can be found at https://nslds.ed.gov/.
$\qquad$ I understand that based on the current interest rate and the total loan debt that I have accrued, my expected monthly payment will be $\$$ $\qquad$ (see reverse side) for a period of 10 years according to the standard repayment plan.

I understand that I must be attending 6 or more credit hours in order to receive student loan funds.

I understand if my loan is processed for a single semester (i.e. spring only) the loan funds will be disbursed in two separate payments to my student account. This may have an impact on the timing and/or the amount of your financial aid refund.
$\qquad$ I acknowledge the federal student loan funds I receive electronically through the school are proceeds of a loan, which I must repay, to the lender or the holder according to the terms of the Master Promissory Note.
$\qquad$ I understand that my loan may not be forgiven by filing for bankruptcy.

By signing this form, I certify that all the information reported to qualify for federal and state student aid is complete and correct. WARNING: If you purposely give false or misleading information on this form, you may be subject to fines and/or other penalties.

## Student Signature:

$\qquad$ Date:

Northwest State Community College does not discriminate on the basis of race, color, national origin, sex, gender identity, disability, religion or age in its programs or activities.

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## Monthly Repayment Table

Directions: Locate your total aggregate amount plus the amount you are requesting to borrow under the Total Amount Borrowed Column. Follow the line over to the $\mathbf{4 . 5 3 \%}$ column to determine your estimated monthly payment amount.

| TOTAL AMOUNT BORROWED | 4.45\% | 4.53\% | 6.00\% | 6.80\% | 7.00\% | 8.00\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1,000 | \$50.00 | \$50.00 | \$50.00 | \$50.00 | \$50.00 | \$50.00 |
| 2,000 | \$50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| 3,000 | \$50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| 3,500 | \$50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| 4,000 | \$50.00 | 50.00 | 50.00 | 50.00 | 50.00 | 50.00 |
| 4,500 | \$50.00 | 50.00 | 50.00 | 52.00 | 52.00 | 55.00 |
| 5,000 | \$52.00 | 52.00 | 56.00 | 58.00 | 58.00 | 61.00 |
| 5,500 | \$57.00 | 57.00 | 61.00 | 63.00 | 64.00 | 67.00 |
| 6,000 | \$62.00 | 62.00 | 67.00 | 69.00 | 70.00 | 73.00 |
| 7,000 | \$72.00 | 73.00 | 78.00 | 81.00 | 81.00 | 85.00 |
| 8,000 | \$83.00 | 83.00 | 89.00 | 92.00 | 93.00 | 97.00 |
| 8,500 | \$88.00 | 88.00 | 94.00 | 98.00 | 99.00 | 103.00 |
| 9,000 | \$93.00 | 93.00 | 100.00 | 104.00 | 105.00 | 109.00 |
| 10,000 | \$103.00 | 104.00 | 111.00 | 115.00 | 116.00 | 121.00 |
| 11,000 | \$114.00 | 114.00 | 122.00 | 127.00 | 128.00 | 133.00 |
| 12,000 | \$124.00 | 125.00 | 133.00 | 138.00 | 139.00 | 146.00 |
| 13,000 | \$134.00 | 135.00 | 144.00 | 150.00 | 151.00 | 158.00 |
| 14,000 | \$145.00 | 148.00 | 155.00 | 161.00 | 163.00 | 170.00 |
| 15,000 | \$155.00 | 156.00 | 167.00 | 173.00 | 174.00 | 182.00 |
| 18,000 | \$186.00 | 187.00 | 200.00 | 207.00 | 209.00 | 218.00 |
| 20,000 | \$207.00 | 208.00 | 222.00 | 230.00 | 232.00 | 243.00 |
| 25,000 | \$258.00 | 259.00 | 278.00 | 288.00 | 290.00 | 303.00 |
| 30,000 | \$310.00 | 311.00 | 333.00 | 345.00 | 348.00 | 364.00 |
| 35,000 | \$362.00 | 363.00 | 389.00 | 403.00 | 406.00 | 425.00 |
| 40,000 | \$414.00 | 425.00 | 444.00 | 460.00 | 464.00 | 485.00 |
| 45,000 | \$465.00 | 467.00 | 500.00 | 518.00 | 522.00 | 546.00 |
| 50,000 | \$517.00 | 519.00 | 555.00 | 575.00 | 581.00 | 607.00 |
| 55,500 | \$569.00 | 576.00 | 616.00 | 639.00 | 644.00 | 673.00 |
| 57,500 | \$595.00 | 597.00 | 638.00 | 662.00 | 668.00 | 698.00 |

* The current interest rate is valid for loans disbursed on or after July 1, 2019 and prior to July 1, 2020.
* Repayment amounts listed are estimates and were calculated by using www.FinAid.org repayment calculator. Your loan servicer will determine your actual repayment amount.

