



2026-2027 Direct Loan Revision

3028 Lindbergh Ave. Bellingham, WA 98225 • (360)752-8351 • fax (360)752-7151 • FinAid@btc.edu

Return the completed application to the Bellingham Technical College Student Financial Resources Office.

Loans cannot be requested after the end of the quarter.

Requests may take several weeks to process; please plan accordingly.

Priority Deadlines for Documents

Summer Quarter: June 1

Fall Quarter: July 1

Winter Quarter: Nov 1

Spring Quarter: Mar 1

Loan Certification Information

- ☐ First-time borrowers must complete the **Loan Entrance Counseling** and **Master Promissory Note** at <https://studentaid.gov/h/manage-loans> before submitting this form.
- ☐ I understand the loan amount for which I am eligible may be less than what I request. The loan amount is based on my Cost of Attendance, quarterly budget, and number of credits over the academic year.
- ☐ To receive loans, I must be enrolled in a minimum of six aid-eligible credits for each quarter loans are requested. Loans will be pro-rated based on the number of credits if enrolled less than full-time. (12+ Credits)
- ☐ I have created an account with Ion Tuition to assist with managing my loan. See page 2 for information.

Student Information

Last Name

First Name

ctcLink ID

Previous Last Name

Email Required

(Email is the default communication method)

**Anticipated Graduation
quarter & year**

Loan Request – Please utilize guide on back of form to select amounts**

**** Loan amounts can be requested at full time and may be reduced for less than full-time enrollment. ****

	Subsidized Loan	Unsubsidized Loan	Total Loans Requested
Summer 2026			
Fall 2026			
Winter 2027			
Spring 2027			

Signature Certification Required

Student Signature

Date

Office Use Only

EBH067	Program	CR	Originated	NOTES:
	NSLDS		Accepted	

Date Stamp:

Annual Maximum Loan Amounts – Please refer to the loan breakdown below										
	Dependent Student					Independent Student				
	Subsidized	+	Unsubsidized	=	*Maximum	Subsidized	+	Unsubsidized	=	*Maximum
1st year (fewer than 45 college 100 level credits)	\$3,500		\$2,000		\$5,500	\$3,500		\$6,000		\$9,500
2nd year (more than 46 college level credits)	\$4,500		\$2,000		\$6,500	\$4,500		\$6,000		\$10,500
Loan Breakdown*										

*When using this chart please note the annual maximum amounts must be split between quarters. The annual maximum may not be taken in one quarter.

- Attending three quarters: The amount per quarter students may request is up to one-third (1/3) of the annual maximum.
 - Divide each loan type by $\frac{1}{3}$ to determine the quarterly maximum.
- Attending four quarters: The amount per quarter students may request is up to one-fourth (1/4) of the annual maximum.
 - Divide each loan type by $\frac{1}{4}$ to determine the quarterly maximum.

Manage your Loans with IonTuition

IonTuition is a student loan counseling management system that will guide you through various repayment plans. Here you can manage all your federal student loans in one place, all you need to do is create an account. IonTuition is available to you for free from Bellingham Technical College, use Referral Code 004999 when creating your account. Once you create an account you will experience stress free student loan repayment management and can access the help of live expert student loan counselors. The counselors are available to answer all your student loan repayment questions in a professional and supportive environment. To create your free account <https://portal.iontuition.com/Login>

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