



2026-2027 Direct Loan Request

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.

Priority Deadlines for Documents

Summer Quarter:	June 1
Fall Quarter:	July 1
Winter Quarter:	Nov 1
Spring Quarter:	Mar 1

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

Loan Certification Information

Please complete and acknowledge the items listed below by placing a check mark.

- 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 <small>(Email is the default communication method)</small>	Anticipated Graduation quarter & year

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

***Loan amounts will be adjusted for less than full-time enrollment each quarter. ***

	Subsidized Loan	Unsubsidized Loan	Total Loans Requested	Expected Credits per Term
Summer 2026				
Fall 2026				
Winter 2027				
Spring 2027				

Signature Certification Required

Student Signature	Date
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Office Use Only

EBH066	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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