

Hawkeye Community College

2023-2024 Responsible Borrowing Worksheet

Print Student Name _____

Student ID Number (listed on your Hawkeye ID Card) _____

A. LOAN DEBT & REPAYMENT: Log into <http://studentaid.gov> with your FSA ID to obtain this information.

- What is my Total Loan Debt? (Total Balance under My Aid) _____
- Who is my Loan Servicer? (View loan servicer details) _____
- How can I contact my Loan Servicer? _____
- How much will your monthly payment be after you graduate? (Follow steps for the LOAN SIMULATOR) _____

Note: This only shows your federal student loan debt. If you have received private loans to help fund any part of your education, you will have to make a separate monthly payment on your private loan, as well as make your federal student loan payment.

B. REMAINING LOAN ELIGIBILITY:

Federal regulations set loan maximums for undergraduate students (Diploma, Certificate, Associates Degrees, and Bachelor Degrees). You are a **Dependent Student** if you listed parents on your FAFSA. You are an **Independent Student** if you did not list parents on your FAFSA.

STEP 1	How much loan money do you have left to borrow until you earn your Bachelor's Degree?				
	Total Undergraduate Max loans <i>(Dependent \$31,000 or Independent \$57,500)</i>	<i>Minus</i>	Total Loans Already Borrowed <i>(From NSLDS Loan Debt info above)</i>	<i>Equals</i>	TOTAL LOANS REMAINING
	-		=		

STEP 2	How many more semesters of being able to borrow loans do I have left?				
	TOTAL LOANS REMAINING <i>(Answer from Step 1)</i>	<i>Divided By</i>	Per Semester Maximum Award <i>(Dependent \$3,250 or Independent \$5,250)</i>	<i>Equals</i>	SEMESTERS OF FINANCIAL AID REMAINING
		÷		=	

What is your current Active Program?	
How many semesters do you have until graduation?	
How many semesters of loan eligibility do you have remaining (refer to your Step 2 calculation above)?	
Do you have enough semesters of loan eligibility remaining to cover the semesters left to graduate Hawkeye?	Yes No

Certification and Signature: The person signing below certifies that they have had the opportunity to meet with an Academic/College Success Advisor, and understands the information presented and is aware of the resources available to them.

Student Signature _____

Date _____

Hawkeye Community College, Financial Aid Office, 1501 E. Orange Road, P.O. Box 8015, Waterloo, IA 50704 319-296-4020 (phone)

Nondiscrimination Statement Hawkeye Community College does not discriminate on the basis of sex; race; age; color; creed; national origin; religion; disability; sexual orientation; gender identity; genetic information; political affiliation; or actual or potential parental, family, or marital status in its programs, activities, or employment practices. Veteran status is also included to the extent covered by law. Any person alleging a violation of equity regulations shall have the right to file a formal complaint. Inquiries concerning application of this statement should be addressed to: Equity Coordinator and Title IX Coordinator for employees, (319) 296-4405; or Title IX Coordinator for students, (319) 296-4448; Hawkeye Community College, 1501 East Orange Road, P.O. Box 8015, Waterloo, Iowa 50704-8015; or email equity-titleIX@hawkeyecollege.edu, or the Director of the Office for Civil Rights, U.S. Department of Education, Citigroup Center, 500 W. Madison, Suite 1475, Chicago, IL 60661, phone number 312-730-1560, fax 312-730-1576, email: OCR.Chicago@ed.gov.