

Hawkeye Community College

2025-2026 RESPONSIBLE BORROWING WORKSHEET

Student Name _____ Student ID Number _____
(On your Hawkeye ID Card)

In the event that we would need to contact you for clarifying information, provide a valid phone number. _____

YOUR LOAN DEBT: Learn about your loan debt and what servicer handles your repayment.

Log into <http://studentaid.gov> with your FSA ID to answer the questions below.

- 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? _____
- What would be your monthly payments be? (Under Quick Links, LOAN SIMULATOR, Standard Repayment) _____

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.

YOUR REMAINING LOAN ELIGIBILITY: Determine remaining loan eligibility and if it will last to finish your degree.

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.

How much in loans can you still borrow until you earn your Bachelor's Degree?					
STEP 1	Total Undergraduate Max loans <i>Dependent student \$31,000 Independent student \$57,500</i>	<i>Minus</i>	Total Loans Already Borrowed <i>(From NSLDS Loan Debt info above)</i>	<i>Equals</i>	TOTAL LOANS REMAINING*
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How many more semesters of loan borrowing do you have left?					
STEP 2	TOTAL LOANS REMAINING* <i>(Answer from Step 1)</i>	<i>Divided By</i>	Per Semester Maximum Award <i>Dependent student \$3,250 Independent student \$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

Planning ahead & borrowing responsibly is important when finishing your degree & affording repayment. Make an appointment with a Financial Aid Advisor for assistance in understanding your loan debt & repayment.

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 _____

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, John C. Kluczynski Federal Building, 230 S. Dearborn Street, 37th Floor, Chicago, IL 60604-7204, Telephone: 312-730-1560 Facsimile: 312-730-1576, TDD 800-877-8339 Email: OCR.Chicago@ed.gov.

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