



**KVCC - Financial Aid Office**  
92 Western Ave - Fairfield, ME. 04937

**Loan Appeal**

Name (Print): \_\_\_\_\_ SSN # \_\_\_\_\_ Student ID # \_\_\_\_\_

Students Current Major: \_\_\_\_\_

Requested Loan Amount: \_\_\_\_\_ Outstanding Stafford loan debt (not including requested loan amount): \_\_\_\_\_

In keeping with its debt management program, **KVCC DOES NOT ROUTINELY CERTIFY LOANS WHEN DEBT WILL GENERATE A LOAN PAYMENT THAT IS MORE THAN EIGHT PERCENT OF THE PROJECTED GROSS MONTHLY INCOME.** To determine your recommended maximum borrowing amount, call Dave Gordon, Loan Counselor at 453-5149.

To appeal KVCC's refusal to certify your requested loan amount, explain why you can responsibly borrow in excess of recommended loan limits.

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Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

1. Check [www.nslds.ed.gov](http://www.nslds.ed.gov) and list the amount of student loan (s) you now have \$ \_\_\_\_\_
2. Project how many dollars you will borrow before obtaining your KVCC degree. \$ \_\_\_\_\_  
(include the amount being appealed now)
3. Add the two above amounts to get a total **Total** \$ \_\_\_\_\_
  
4. Check the following loan repayment calculator: <http://mappingyourfuture.org/paying/standardcalculator.htm>  
 \$ \_\_\_\_\_ List what your monthly payment will be based on your total (# 3)  
 \$ \_\_\_\_\_ List the yearly minimum income needed for this monthly payment.

**This calculator ties income to estimated repayment amounts, demonstrating the amount of debt you may be able to afford based on your income. Since you are not currently a graduate and working full time in your field of study, KVCC will use recommended borrowing maximums for each program based on our survey of recent graduates.**

KVCC is an equal opportunity/affirmative action institution and employer. For more information,  
please call 453-5123.  
**Kennebec Valley Community College**

See Reverse Side

