



Tri-County Technical College

Loan Aggregate Review

STUDENT NAME: _____ **Student's TCTC ID:** _____

Student's Telephone Number: _____ **TCTC Email:** _____

This form is to be completed by dependent students who have student loan debt of \$15,500 or above and independent students who have student loan debt of \$28,750 or above.

Section A:

1. Meet with an Academic Advisor and complete a **Graduation Plan**. (If you have a Plan in place from the submission of a SAP Appeal, you do not need to complete this step). Please **initial** that you understand and comply with each statement below.
 _____ I have participated in establishing, and agreed to follow the Graduation Plan that maps the courses and timeline I will follow to graduation.
 _____ I understand that I must follow the Graduation Plan as stated in Degree Works.
2. **Transfer Students:** By college policy **official transcripts from all previous colleges** must be received and reviewed by the college. Please **initial** that you understand and comply with the statement below.
 _____ I understand that Tri-County Technical College will not review this form until all transcripts are on file.

Section B: Written Statement

Type and attach your response to the following questions:

1. Describe in detail your past education experiences. Clearly state your current and long-term educational goals.
2. How do you plan to use current loan funds? How will you repay the loan once you are no longer enrolled? (**Please be specific**).

*If you would like assistance with budgeting or personal finance, please contact the Money Management Center at 864-646-8282 Option 1 or moneymgmt@tctc.edu.

Section C: Future Plans

Planned Occupation/Job Title (**be specific**): _____

What will your expected **ENTRY** annual salary be once you complete your degree?

Section D: Semester Borrowing

Access your graduation plan in Degree Works: Log into your MyTCTC student portal and go to the purple Degree Works tile.

Based on your plan in Degree Works, please list how much you want to borrow each semester through graduation or transferring.

Example Semester 1: Fall 2023	\$ 1,000
Semester 1: _____	\$
Semester 2: _____	\$
Semester 3: _____	\$
Semester 4: _____	\$
Semester 5: _____	\$
Semester 6: _____	\$
TOTAL	\$

*If you have additional semesters please add those below or on a separate sheet.

*If an unforeseeable circumstance should occur and you cannot follow the borrowing plan, please speak with a financial aid counselor to determine if changes are possible.

Section E: Student Loan Review Worksheet

Insert your totals from prior Student loans

A. Subsidized:	_____	D. TOTAL FROM LINE C:	_____
B. Unsubsidized:	+ _____	E. Total from section D:	+ _____
C. TOTAL:	= _____	F. GRAND TOTAL:	= _____

- *Can obtain loan totals from <https://studentaid.gov> – log in using your FSA ID, find the “My Aid” section, follow the link to the National Student Loan Data System.
- **GRAND TOTAL cannot exceed aggregate limits: Dependent= \$31,000 Independent= \$57,500**

Aggregate Limit: _____ - F (Grand Total): _____ = Remaining Eligibility: _____

Section F: Loan Repayment

MONTHLY LOAN PAYMENT: \$ _____

- Go to <http://www.finaid.org/calculators/loanpayments.phtml>.
- Based upon requested grand total from section E what would your monthly loan repayment be on the 10-year standard repayment plan.

Section G: Objective of this Review Process

- The purpose of this review is to place you on a borrowing plan until graduation.
- Tri-County Technical College’s Financial Aid and Money Management Center takes an active role in assisting students with the management of student loan debt. It is important to us to provide financial assistance for allowable educational expenses and to help students plan for the future.
- The outcome of the review will stand for the length of time authorized unless otherwise stated.
- The Higher Education Act (HEA) gives financial aid administrators the authority to deny or reduce Stafford Loans on a case-by-case basis.
 - Reviews will be processed on a first-come, first-served basis. Please understand that processing normally takes as much as two weeks and may be delayed up to four weeks during peak processing times.
- Students with outstanding student account balances (balance due) are still responsible to fulfill their payment obligations by all payment due dates.

My signature acknowledges that I have read, understood, and agreed to this Loan Aggregate Review. Please sign in black or blue ink.

T#: _____

Date: _____

Student’s Signature: _____ Student’s TCTC email: _____@tctc.edu

All Decisions are final and will only be sent via TCTC email.

Return the completed form to any of the 4 campuses. We accept this form in person, postal mail (PO Box only), fax, and e-mail. TCTC Financial Aid takes every effort to secure any sensitive data. Please do not send sensitive documents or personal information via unsecure methods to the financial aid office.

Fax: (864)646-1890

E-mail: tccentral@tctc.edu

Pendleton Campus
Tri-County Technical College
P O Box 587
Pendleton SC 29670
(864)646-8282 Opt. 1

Anderson Campus
Tri-County Technical College
511 Michelin Boulevard
Anderson, SC 29626
(864)260-6700

Easley Campus
Tri-County Technical College
1774 Powdersville Road
Easley, SC 29642
(864)220-8888

Oconee Campus
Tri-County Technical College
552 Education Way
Westminster, SC 29693
(864)613-1900