



## Graduate Loan Adjustment Form 2026-2027

Name \_\_\_\_\_ ID \_\_\_\_\_

- Be sure to take into consideration that both the Graduate Plus Loan and Federal Direct Unsubsidized Loan have an origination fee which is deducted from the loan proceeds at disbursement. The loan amount will be disbursed in equal installments over each term of the academic year and based on half time enrollment. Please visit [www.studentaid.gov](http://www.studentaid.gov) for detailed information about interest and origination fees
- Please note: Summer, Fall and Spring terms may include different costs of attendance based on length of term. Email completed form to [financialaid@downstate.edu](mailto:financialaid@downstate.edu) for processing.

List all loan amounts as gross dollar amounts (before origination fees):

**I would like to:** \_\_\_\_\_ **Select Loan Type:** \_\_\_\_\_ **Select semester:** \_\_\_\_\_  
 Total award amount to increase or reduce: \$ \_\_\_\_\_

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**I would like to:** \_\_\_\_\_ **Select Loan Type:** \_\_\_\_\_ **Select semester:** \_\_\_\_\_  
 Total award amount to increase or reduce: \$ \_\_\_\_\_

\*The maximum Graduate PLUS loan amount a student can request is limited to the difference of their cost attendance and awarded financial aid (COA – Fin. Aid). This amount may be adjusted if the student receives any additional resources such as scholarships, outside awards, tuition assistance, etc.

### Loan processing time is 10-14 business days.

**Please sign:** I declare that the above information is correct. I understand that if I have accepted a Stafford, Graduate Plus or alternative loan that I must have a Promissory Note on file with my lender before funds will be available, and that I may still reject the loan by submitting a request to the Financial Aid office. I am aware that I may repay the loan early without penalty, except that loan fees will not be rebated in the case of early repayment. I am also aware that I must be registered in at least half time enrollment (GR - 5crs.) in order to be eligible for financial aid. If an adjustment to my loan results in a balance due, I am responsible to arrange payment with Bursar.

You have 14 days after disbursement to cancel this loan. The Financial Aid Office can only return Federal Direct Loan funds if the disbursement date (the date the funds post on your account) has not exceeded 120 days.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date