

As a matriculated graduate student, you will be offered an unsubsidized loan. Prior to submitting this application, you must accept the loan offered on CUNYfirst (see below):

**Graduate Unsubsidized Loan Navigation:**

1. Login to CUNYfirst
2. Select "Student Center"
3. Select "Financial Aid"
4. Select "Award"
5. Select "Accept/Decline Awards"

This application will ONLY be used to make an adjustment(s) based on your request for a summer 2023 loan.

6. Student's Name: \_\_\_\_\_, \_\_\_\_\_ EMPLID #: \_\_\_\_\_  
Last Name First Name

7. Please adjust my unsubsidized loan that I have accepted on CUNYfirst as follows:

Summer 2023 \$ \_\_\_\_\_ + Fall 2023 \$ \_\_\_\_\_ + Spring 2024 \$ \_\_\_\_\_ = Total \$ \_\_\_\_\_  
(Cannot exceed \$20,500)

**BORROWER CERTIFICATION:**

**I understand that:**

1. I am applying for a loan that must be repaid to the U.S. Department of Education.
2. In order to receive my first loan, I must complete Entrance Counseling and sign a Master Promissory Note (MPN) online at [www.studentaid.gov](http://www.studentaid.gov)
3. I must be a matriculated student, registered for at least half-time (6 credits) per term, to be considered for a loan.
4. Interest on an unsubsidized loan accrues while I am in school.
5. My loan may be reduced (or canceled), at any time due to additional financial aid or change of enrollment; therefore, I may incur tuition liability at a later date.

8) Student's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**APPLICATION WITH DIGITAL / ELECTRONIC / TYPED SIGNATURE WILL NOT BE PROCESSED**

**OFFICE USE ONLY**

Certified by FAO Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Notes: \_\_\_\_\_

**Annual & Aggregate Federal Student Loan Limits:**

Listed below are the limits for Subsidized and Unsubsidized loans, that you may be eligible to receive each academic year (annual loan limits) and the total amounts that you may borrow for undergraduate and graduate study (aggregate loan limits).

	<b>Grade Level</b>	<b>Subsidized</b>	<b>Unsubsidized</b>	<b>Total</b>
<b>Dependent Undergraduate</b>	Freshman	\$3,500	\$2,000	\$5,500
	Sophomore	\$4,500	\$2,000	\$6,500
	Junior/Senior	\$5,500	\$2,000	\$7,500
Dependent Aggregate Loan Limit:	\$31,000 — no more than \$23,000 of which can be Subsidized			
<b>Independent Undergraduate</b> (Includes dependent undergraduates with a parent PLUS denial)	Freshman	\$3,500	\$6,000	\$9,500
	Sophomore	\$4,500	\$6,000	\$10,500
	Junior/Senior	\$5,500	\$7,000	\$12,500
Independent Aggregate Loan Limit:	\$57,500 — no more than \$23,000 of which can be Subsidized			
<b>Graduate Student</b>	N/A	N/A	\$20,500	\$20,500
	Graduate Aggregate Loan Limit:	\$138,500 — no more than \$65,500 of which can be Subsidized*		
Grad PLUS:	The annual loan limit is determined by the student's CUNY "Cost of Attendance". There is no aggregate limit.			

*\* Not more than \$65,500 of this amount may be in subsidized loans, for those students who may have received subsidized loans for graduate/professional study prior to July 1, 2012, and/or for undergraduate study.*

Additional websites:

Federal Loan/Grant History: [www.studentaid.gov](http://www.studentaid.gov)

Federal Loan Information: [www.studentaid.gov](http://www.studentaid.gov)

**Please note: All correspondence concerning your loan and/or other financial aid will be sent to your City College email address. Please be sure to check your email regularly.**