



Financial Aid Office

2026-2027 WILLIAM D. FORD FEDERAL DIRECT LOAN CHANGE REQUEST FORM

First Name: _____ Last Name: _____ EMPLID: _____

This form is used to request an increase, reduction, or cancellation of your Federal Student Loan. If unsure of your current loan amount, refer to your CUNYfirst Financial Aid summary.

Expected Graduation (semester): Summer 2026 Fall 2026 Spring 2027 Not Applicable

I am requesting an increase to my current loan (fill out chart accordingly).

Table with 4 columns: Semester, Current Amount \$, Increase Amount \$, Total \$ Amount. Rows for Summer 2026, Fall 2026, and Spring 2027.

NOTE: Subsidized loans will be awarded first.

I am requesting a reduction to my current loan (fill out chart accordingly).

Table with 4 columns: Semester, Current Amount \$, Decrease Amount \$, Total \$ Amount. Rows for Summer 2026, Fall 2026, and Spring 2027.

NOTE: Unsubsidized loans will be reduced first.

I wish to decline (cancel) my current loan for the following semesters(s):

Form with three checkboxes: Summer 2026 (June - August), Fall 2026 (August - December), Spring 2027 (January - May)

Student's Signature: _____ Date: _____

APPLICATIONS WITH DIGITAL / ELECTRONIC / TYPED SIGNATURE WILL NOT BE PROCESSED

First Name: _____ Last Name: _____ EMPLID: _____

BORROWER CERTIFICATION:

I understand that:

- I am applying for a loan that must be repaid to the U.S. Department of Education.
- In order to receive my first loan I must complete Entrance Counseling online at www.studentaid.gov.
- I must have a valid Master Promissory Note (MPN) online at www.studentaid.gov.
- I must be a matriculated student, registered for at least half-time (6 credits), to be considered for a loan.
- Interest on an unsubsidized loan accrues while I am attending school.
- 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.
- If the loan was disbursed and a refund was issued to you prior to cancelling the loan, you may owe a balance to the college. Please contact the Bursar's Office.

Student Signature: _____ Date: _____

APPLICATIONS WITH DIGITAL / ELECTRONIC / TYPED SIGNATURE WILL NOT BE PROCESSED

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).

	Grade Level	Subsidized	Unsubsidized	Total
Dependent Undergraduate	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			
Independent Undergraduate (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
	\$57,500 — no more than \$23,000 of which can be Subsidized			
Graduate Student	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 the graduate aggregate may be in subsidized loans, for those students who received subsidized loans for graduate/professional study prior to July 1, 2012.*

Additional Resources:

Federal Loan/Grant History: www.nsls.ed.gov

Federal Loan Information: www.studentaid.gov