



Information to Know Before Requesting a Loan Adjustment

You have the right to reduce or cancel your Direct Subsidized Loan, Direct Unsubsidized Loan and Direct Graduate PLUS Loan within 14 days of disbursement. No interest will be charged and loan fees will be returned to the Loan Servicer. Please contact your loan servicer to return funds if it has been more than 14 days since disbursement. Re-offered loans must be accepted in the UCDAccess portal.

The total of your financial aid award cannot exceed your Cost of Attendance for the semester or enrollment period. CU Denver students may learn about Cost of Attendance by visiting <https://www.ucdenver.edu/student-finances/tuition-fees/cost-of-attendance>. CU Anschutz students may learn about Cost of Attendance by visiting www.ucdenver.edu/AnschutzFinAid/Cost.

Annual and aggregate loan limits may prevent us from increasing your loan. To learn more, visit <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

If you reduce or cancel a loan, this may create a balance owed on your student account. Monitor your university email for updated billing statements. Plan to make required payments on time to avoid late fees and registration holds.

Gross vs. Net loan adjustments for Direct Subsidized, Unsubsidized and Graduate PLUS Loans
The loan amount that appears on your financial aid award, also known as the Gross Loan Amount, reflects the amount you are borrowing and are responsible to repay. The amount you actually receive, known as the Net Loan Amount, will be less due to federally mandated loan fees. To learn more about loan fees, visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>.

If you request a loan increase, we will increase the Gross Loan Amount by the amount requested. If you are reducing a loan but not cancelling it, we will reduce your loan by the Net Loan Amount plus the appropriate loan fee amount.

Federal Direct Subsidized and Unsubsidized Loans

Use this form to request an adjustment to Federal Direct Subsidized and Unsubsidized Loan(s). Once processed, you will receive an email outlining action needed by you. You may reduce or cancel an institutional loan(s) through the university within 14 days of disbursement. Contact your loan servicer to return funds if it has been more than 14 days since disbursement.

Federal Direct Graduate PLUS Loan

Use this form to request an adjustment to Federal Direct Graduate PLUS Loan. When applying for a Graduate PLUS Loan, you are authorizing a credit check. A credit check will be performed if it has been more than 180 days since your last credit check, visit <https://studentaid.gov/understand-aid/types/loans/plus>

Institutional Loans

You may reduce or cancel an institutional loan(s) through the university within 14 days of disbursement. Contact your loan servicer to return funds if it has been more than 14 days since disbursement. Carefully consider a decision to reduce or cancel an institutional loan. Loan funds are limited and may not be available once reduced or canceled.

Private Educational Loans

You have the right to reduce or cancel your private loan through the university. If your loan has not yet disbursed, we can cancel or reduce your loan on your behalf. If your loan has already disbursed, you must contact your lender directly to pay back the amount not needed.

Upload completed forms to www.ucdenver.edu/fadocs

Denver: Student Commons Building 5105 | PO Box 173364 | Campus Box 125 | Denver, CO 80217 | 303.315.5969 | Financialaid@ucdenver.edu
Anschutz Medical Campus: Education 2 North | 13120 E. 19th Ave | Box A088 | Aurora, CO 80045 | 303.724.8039 | Financial.Aid@ucdenver.edu



2026-2027 Loan Adjustment Form

Student Name: _____

Student ID: _____

Use this form to request adjustments to loans. Plan to account for loan origination fees when requesting an increase or decrease to a loan. To learn more, visit [Studentaid.gov/understand-aid/types/loans](https://studentaid.gov/understand-aid/types/loans).

Type of Loan	Adjustment	Fall 2026	Spring 2027	Summer 2027
Direct Subsidized Loan	☐ Re-offer loan ☐ Cancel loan	☐	☐	☐
Direct Unsubsidized Loan	☐ Re-offer loan ☐ Cancel loan	☐	☐	☐
Direct Graduate PLUS Loan	☐ Re-offer loan ☐ Cancel loan	☐	☐	☐
Institutional Loan	☐ Re-offer loan ☐ Cancel loan	☐	☐	☐
Private Education Loan *	Cancel loan	☐	☐	☐

Type of Loan	Adjustment	Fall 2026	Spring 2027	Summer 2027
Direct Subsidized Loan	☐ Reduce loan to ☐ Increase loan to	\$	\$	\$
Direct Unsubsidized Loan	☐ Reduce loan to ☐ Increase loan to	\$	\$	\$
Direct Graduate PLUS Loan	☐ Reduce loan to ☐ Increase loan to	\$	\$	\$
Institutional Loan	☐ Reduce loan to ☐ Increase loan to	\$	\$	\$
Private Education Loan *	☐ Reduce loan to	\$	\$	\$

**Please refer to the information on page 1 regarding rules for private loan adjustments.*

By signing this form, I understand requests to reduce or cancel a loan that has paid to my student account will become immediately due to the university. Additionally, I understand that past due balances may incur service fees and prevent future enrollment.

Student Signature (required) _____

Date _____

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