



ST. JOHN'S UNIVERSITY
Office of Student Financial Services
2026-2027 Graduate/Law Loan Change
Form

For office use only

Student Information

Name: _____ **STJ X-ID Number: X-** _____

Phone Number: (_____) _____ - _____ **Email address:** _____

This form can be used to:

- Cancel or a change a previously accepted Federal Direct Loan. Undisbursed loans may be canceled or reduced at any time. **Disbursed loans may only be canceled or reduced through St. John's University within 30 days of the date of disbursement.**
- Decrease or cancel a **Graduate PLUS** loan.
- Decrease or cancel a private loan.
- All changes will be processed fall/Spring unless otherwise noted. If you choose one semester only, the amount of the loan cannot exceed one-half of the annual loan limits unless you are graduating. (See Proration below)

- To increase your Graduate PLUS Loan, please visit <https://studentaid.gov/plus-app/grad/landing> and request an increase to a previous application
- To increase your private loan, you must complete an additional application with your private loan lender.
- Loan change requests will be completed to the student borrower's benefit in terms of interest subsidies and interest rates

Semester (Circle One): **A) Fall/Spring** **B) Summer 2026** **C) Fall 2026** **D) Spring 2027**

Please Remember Unsubsidized loans have a 1.057% origination fee and Graduate PLUS loans have a 4.228% origination fee (valid thru 10/1/27) that reduces the amount that is applied to your bill. **All loan changes will be processed before fees unless otherwise noted.**

<input type="checkbox"/> Federal Direct Unsubsidized Loan	<input type="checkbox"/> Increase <input type="checkbox"/> Decrease <input type="checkbox"/> Cancel	Current Amount: \$ _____ New Amount: \$ _____
<input type="checkbox"/> Federal Direct Grad PLUS Loan * Legacy Only	<input type="checkbox"/> Decrease <input type="checkbox"/> Cancel	Current Amount: \$ _____ New Amount: \$ _____
<input type="checkbox"/> Private Loan Lender Name: _____	<input type="checkbox"/> Decrease <input type="checkbox"/> Cancel	Current Amount: \$ _____ New Amount: \$ _____

Special Requests:

- Reduce loans to cover balance only (\$0 refund)

Proration for Graduating Students

If you are enrolled for more than 9 credits and will be graduating after one semester during the 2026-2027 academic year, please indicate below:

_____ Summer Semester Only _____ Fall Semester Only

*Note: If you are graduating, your loan amounts will be prorated in accordance with federal regulations (# of credits divided by 18, multiplied by amount of loan)

I understand that my signature on this form authorizes the Office of Student Financial Services to make changes to my student loans according to the above request. Signature must be hand-signed.

Student Signature: _____ Date: _____

Submit form by securely uploading to: www.stjohns.edu/SFSdocumentupload