

2018-2019

Student Loan Adjustment Request

Failure to complete this entire form may result in the delay of your student loan being processed in a timely manner.

Personal Information:

Student's Full Legal Name: _____

Address: _____

City, State, Zip: _____

SSN: _____ Phone #: (_____) _____ Date of Birth (mm/dd/yyyy) _____

Loan Period:

____ Fall & Spring ____ Fall Only ____ Spring Only ____ Summer

You must be in at least 6 Title IV eligible credit hours to increase your student loan.

Requested Loan Amount:

Please indicate your requested loan adjustment below. We recommend that you always borrow conservatively. We will always process subsidized loans first; if you do not qualify for a subsidized loan, we will automatically process an unsubsidized loan. Sophomore students have completed more than 30 credit hours.

LOAN LIMITS Interest Rate: 4.45%	FRESHMAN 0-29 Credit Hrs Completed	SOPHOMORE 30+ Credit Hrs Completed
Fall & Spring Maximum	Dependent: \$5,500 Independent: \$9,500	Dependent: \$6,500 Independent: \$10,500
Fall Only/Spring Only Maximum	Dependent: \$2,750 Independent: \$4,750	Dependent: \$3,250 Independent: \$5,250

____ Increase my student loan: \$ _____ (Total amount for year/semester)

____ Decrease my student loan: \$ _____ (Total amount for year/semester)

____ Cancel my student loan

- Increasing your student loan will require that you are currently enrolled in at least 6 Title IV eligible credit hours.
- Students may not receive funding over and above the cost of attendance.
- Federal Regulations require that your summer loan award does not exceed your total annual eligibility. If you borrow your maximum annual eligibility for fall & spring semester, you will not be eligible for a summer loan.
- Requested Loan amounts will be adjusted accordingly based on your academic level, your calculated financial need after all other eligible awards have been applied toward your cost of attendance and annual borrowing limits and/or aggregate borrowing limits.

Student Signature of Legal Name: _____ Date: _____

Average loan debt for Fall 2017 ECC Graduates: \$14,767

Borrow Smart...From the Start!