Teachers College
COLUMBIA UNIVERSITY

A Graduate School of Education, Health & Psychology

2026-2027 Loan Change Form

Student Name: ______________________________ TCID: ________________ Phone: ________________

Instructions: Use this form to request an adjustment to your federal or private student loan. To be eligible for federal student aid, you must be enrolled at least half-time (a minimum of 5 credits) in coursework required for your degree program. If you are requesting an increase or reinstatement of a federal student loan, please account for any applicable loan origination fees that may be deducted from the total amount you request.
Note: Your total financial aid, including federal and/or private student loans, scholarships, stipends, and other forms of financial assistance, cannot exceed your established Cost of Attendance.

Loan Type	**Loan Amount to Increase:**	**Loan Amount to Decrease:**	**Loan Amount to Reinstate:** *(only if the loan was cancelled or declined)*	**Decline Loan Amount:**
Direct Unsubsidized Loan	$	$	$	$
Direct Graduate PLUS Loan	$	$	$	$
Private Loan (specify lender): ______________________________	N/A	$	N/A	$

Note: For private loans, students may only request to decrease or cancel their loan. To increase or reinstate a private student loan, please contact the lender for further assistance.

Important Information:

- Beginning with the 2026-27 award year, the One Big Beautiful Bill Act (OBBBA) limits federal Direct Loan eligibility for students enrolled less than a full academic year. In most cases, eligible students may receive no more than one-half of the applicable annual loan limit for a single semester. In addition, students enrolled less than full-time (e.g., fewer than 9 credits) may have their loan eligibility reduced in accordance with federal proration and Schedule of Reductions requirements.
- Effective July 1, 2026, the Direct Graduate PLUS Loan is no longer available to new borrowers. This loan remains available only to students who received a Direct Loan—Unsubsidized or Graduate PLUS—disbursement for their current program of study on or before June 30, 2026. Eligible borrowers may continue to receive the loan for up to three consecutive academic years or until they cease enrollment in their current program of study, whichever occurs first.
    - Eligible Graduate PLUS Loan borrowers must have a valid credit approval on file and complete both Entrance Counseling Session and a Master Promissory Note before loan funds can be disbursed. If you are denied based on your credit history, you may either obtain an endorser or appeal the credit decision. Borrowers approved through either an endorser or a successful credit appeal must also complete the required PLUS Credit Counseling before receiving loan funds.
- Approved loan change requests will be applied proportionally across all terms within the applicable academic year. For example, if you request a $5,000 adjustment for a two-semester academic year, your loan will be adjusted by $2,500 per semester.
- Requests to reduce or cancel a loan that has already been disbursed must be submitted **within** 45 days of the disbursement date. Please be aware that reducing or cancelling a loan may result in an outstanding balance on your student account. Any resulting balance must be paid directly to the Office of the Bursar as soon as possible.

My signature gives the Office of Financial Aid permission to adjust my awards based on the above information.

Student Signature: ______________________________ Date: ____________________

FOR OFFICE USE ONLY:

Processor/Date

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Office of Financial Aid
525 West 120th Street, Box 309, New York, NY 10027
Tel: (212) 678-3714 | Fax: (212) 678-4089 | Email: financialaid@tc.columbia.edu

Valid as of: 08/2026