



BAPTIST HEALTH SCIENCES UNIVERSITY

Student Financial Aid Office

1003 Monroe Avenue

Memphis, TN 38104

Office: (901) 575-2247

Email: financial.aid@BaptistU.edu

STUDENT LOAN ADJUSTMENT FORM

INSTRUCTIONS:

You may use this form to request changes to your Federal Direct Student Loans (subsidized, unsubsidized, or PLUS) after your initial offer. Federal Direct Student Loans are limited by grade level, dependency status, and the amount of loans you have previously borrowed during your entire academic career. PLUS Loan eligibility is based on program enrollment and credit approval.

***See the eligibility chart at the end of this form for loan limit details. Additional loan information is available on <https://studentaid.gov/understand-aid/types/loans>.**

This form must be signed by the parent borrower if adjustment request is for a Parent PLUS loan. You will receive an e-mail to your BHSU account once the adjustments are made. Please allow 3 to 5 business days to process your request.

A. STUDENT INFORMATION

Student Name: _____ (Please Print) Student ID#: _____

Phone Number _____ Email: _____@baptistu.edu
(Area Code)

B. REQUEST TO CANCEL FEDERAL DIRECT LOAN*

*Not valid if loan was disbursed over 14 days

| Change | Fall 2025 | Spring 2026 | Summer 2026 |
|--|--------------------------|--------------------------|--------------------------|
| Cancel my Federal Direct Subsidized Loan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Cancel my Federal Direct Unsubsidized Loan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Cancel my Federal Direct PLUS Loan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

C. REQUEST TO REINSTATE FEDERAL DIRECT LOAN

I previously declined my entire Direct Loan award for the academic year. Please reinstate my loans as initially awarded for the checked terms.

| Change | Fall 2025 | Spring 2026 | Summer 2026 |
|---|--------------------------|--------------------------|--------------------------|
| Reinstate my Federal Direct Subsidized Loan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reinstate my Federal Direct Unsubsidized Loan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Reinstate my Federal Direct PLUS Loan (Must be within 180 days of credit approval) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

D. REQUEST TO CHANGE FEDERAL DIRECT LOAN

I previously accepted part/or my entire Direct Loan offer for the academic year.

| Change | Loan Type | Change Amount | New Loan Total | Term (check all that apply) |
|--|----------------------------------|---------------|----------------|--|
| <input type="checkbox"/> Increase <input type="checkbox"/> Decrease | Federal Direct Subsidized Loan | \$ _____ | \$ _____ | <input type="checkbox"/> Fall 2025 <input type="checkbox"/> Spring 2026 <input type="checkbox"/> Summer 2026 |
| <input type="checkbox"/> Increase <input type="checkbox"/> Decrease | Federal Direct Unsubsidized Loan | \$ _____ | \$ _____ | <input type="checkbox"/> Fall 2025 <input type="checkbox"/> Spring 2026 <input type="checkbox"/> Summer 2026 |
| <input type="checkbox"/> Increase <input type="checkbox"/> Decrease | Federal Direct PLUS Loan | \$ _____ | \$ _____ | <input type="checkbox"/> Fall 2025 <input type="checkbox"/> Spring 2026 <input type="checkbox"/> Summer 2026 |

NOTE: Loan increase and decrease requests for Direct Loans that have NOT disbursed will be equally divided based on the terms included on your original award letter, unless specified differently. Requests to decrease a previously disbursed Direct Loan must be made within 60 days of the same loan being credited to your BHSU account. Decreasing or cancelling a previously disbursed Direct Loan may result in a balance owed on your student account. Balances that remain unpaid may result in deletion of classes, and/or holds placed on your account that will prevent future registration, graduation, and/or transcript releases until the account is paid in full.

E. CERTIFICATION AND SIGNATURE

Each person signing below certifies that all of the information reported is complete and correct.

Student's Signature (Required)

Date (Required)

Parent's Signature (Required if adjustment is for a Parent Loan)

Date (Required)

| Annual Limits for Students Who Borrowed in the Federal Direct Loan Program | | | | | | |
|--|----------------------------|-------------------------|----------------|---|-------------------------|----------------|
| Year in School | Dependent Undergraduates | | | Independent Undergraduates & Dependent Undergraduates Whose Parents Were Denied a PLUS Loan | | |
| Hours Earned | Subsidized or Unsubsidized | Additional Unsubsidized | Annual Maximum | Subsidized or Unsubsidized | Additional Unsubsidized | Annual Maximum |
| Freshmen (0-29 hours) | \$ 3,500 | \$ 2,000 | \$ 5,500 | \$ 3,500 | \$ 6,000 | \$ 9,500 |
| Sophomore (30-59 hours) | \$ 4,500 | \$ 2,000 | \$ 6,500 | \$ 4,500 | \$ 6,000 | \$ 10,500 |
| Junior/Senior (60+ hours) | \$ 5,500 | \$ 2,000 | \$ 7,500 | \$ 5,500 | \$ 7,000 | \$ 12,500 |
| Graduate (i.e. DNP) | \$0 | \$ 0 | \$ 0 | \$ 0 | \$ 20,500 | \$ 20,500 |
| AGGREGATE LOAN LIMITS | | | | | | |
| SUBSIDIZED | | UNSUBSIDIZED | | LIFETIME ELIGIBILITY | | |
| Dependent Undergraduate | | | | | | |
| \$ 23,000 | | \$ 8,000 | | \$31,000 | | |
| Independent Undergraduate | | | | | | |
| \$ 23,000 | | \$ 34,500 | | \$ 57,500 | | |
| Graduate Students (i.e. Master's Level or DNP) | | | | | | |
| \$ 0 | | \$20,500/year | | \$138,500 | | |
| Professional Students (i.e. MD or DO) | | | | | | |
| \$ 0 | | Amount varies per year | | \$224,000 | | |