



## 2025-2026 Loan Adjustment Form (F26ADJ)

### Loan Cancellation/Reduction Request

Student Name: \_\_\_\_\_ Student ID: \_\_\_\_\_ Phone #: \_\_\_\_\_

**Optometry Student**

Anticipated Graduation Date: \_\_\_\_\_

#### Please Read:

#### If you are returning a refund check:

- If it is a *personal check*, please make it payable to the University of Missouri – St. Louis.
- If it is the *original refund check*, please sign the back of the check.
- Write the amount of the check in the *Original Amount/Amount of Check* column.
- Write "0" in the *New Amount* column to indicate you want to return the entire refund amount.
- Check the semester(s) in which you received the refund.

#### If you are reducing/cancelling a loan (and have not received a refund):

- Indicate the original amount of the loan in the *Original Amount/Amount of Check* column.
- If **reducing** the loan, write the new amount in the *New Amount* column.
- If **cancelling** the loan, write "0" in the *New Amount* column.
- Check the semester(s) in which you want to reduce or cancel the loan.

**See example on the reverse side of this form.**

**Check the box next to the type of loan(s) you are modifying.**

	Original Amt./Amt. of Check	New Amount	Fall/Spring (split evenly)	Fall Only	Spring Only	Summer Only
<input type="checkbox"/> Subsidized Direct	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Unsubsidized Direct	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Graduate PLUS	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Please explain what action you are requesting Student Financial Aid to make on your loan(s)** (i.e. I would like return my refund check for \$2,356.23 for the fall semester. Or, I would like to reduce my subsidized loan from \$5,500 to \$3,500 split evenly over fall and spring.)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PRINT NAME: \_\_\_\_\_

Date: \_\_\_\_\_



### Loan Reduction Example

John was awarded and accepted a \$5,500 Subsidized Stafford Loan for the 2025-2026 academic year. As a result, half (\$2,750) would be applied to the fall semester and the other half (\$2,750) applied to the spring semester. However, John realizes that he only needs \$3,000 for the entire year. Therefore, John would like \$3,000 to be evenly split among both semesters; half (\$1,500) to be applied to fall and the other half (\$1,500) applied to spring. He then completes and submits the **Loan Adjustment Form: Loan Reduction/Cancellation Request**. His request is processed as follows:

	<b>Fall</b>	<b>Spring</b>	<b>Total</b>
<b>Beginning of 2025-2026 Academic Year</b>	\$2,750	\$2,750	\$5,500
<b>Per Loan Adjustment</b>	- \$1,250	- \$1,250	- \$2,500
<b>New Loan Amounts</b>	= \$1,500	= \$1,500	\$3,000

As a result of John's request, his fall subsidized loan was decreased by \$1,250, as was his spring loan. Therefore his total loan amount was decreased by \$2,500.