

## Loan Adjustment Request Instructions

**Students:** If you're a student and you'd like to adjust (increase, decrease, cancel, or reinstate) your Federal Direct Subsidized, Unsubsidized, Graduate Plus, or Perkins Loan, please [email your financial aid counselor](#) from your UNCW email address and include your 850 student ID number.

**Parents:** If you're a parent of a student and you'd like to adjust your Parent Plus loan (increase, decrease, or cancel) please email your child's financial aid counselor from your personal email address and include the student's name and 850 student ID number. If you're requesting an increase to the Plus loan and it's for the following spring or summer (after being approved for the fall semester), you'll need to complete an increase request at [www.studentloans.gov](http://www.studentloans.gov) since the credit check only lasts 6 months.

*Private loans: If a student or parent has a private loan in their name, they can email the financial aid counselor to cancel or reduce the loan. Increases have to be made via the regular application process.*

For more information on federal loan interest rates and fees, visit the following links:

<http://tinyurl.com/uncwfedloans>

<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>

For more on all financing options, visit the following link:

<http://www.uncw.edu/finaid/costs.html>