



OFFICE OF FINANCIAL AID

2024/2025

FEDERAL DIRECT LOAN ADJUSTMENT REQUEST

Student Name _____

MCCC ID# _____

Submit this form to the MCCC Financial Aid Office to request an adjustment to your existing Federal Direct Loan. Please view the Annual Loan Limits chart below to determine your maximum loan eligibility. The amount of other financial aid may limit or reduce the amount of loans you can receive. You have the right to decline all or part of your loan. Loan changes and adjustments can only be made by submitting this form to the MCCC Financial Aid Office.

*Any requests for loan **increases** must be submitted through your myMercer portal.

This form must be printed, filled out by hand, and submitted to our office in person.

Dependent Students	Annual Loan Limits
Freshmen: 0 - 29 completed credits	\$5,500 (Up to \$3,500 subsidized)
Sophomores: 30 or more completed credits	\$6,500 (Up to \$4,500 subsidized)
Independent Students	Annual Loan Limits
Freshmen: 0 - 29 completed credits	\$9,500 (Up to \$3,500 subsidized)
Sophomores: 30 or more completed credits	\$10,500 (Up to \$4,500 subsidized)

I am requesting an adjustment in my Federal Direct Loan(s) to (check one):

- Decline full Subsidized Stafford Loan
- Decline full Unsubsidized Stafford Loan

(OR)

I am requesting to decrease my Federal Direct Loan(s) to a specific amount by indicating the FINAL amount desired during each semester in the table below. **(If you are not requesting a change to a loan, leave that line blank).**

Loan Type	Fall 2024	Spring 2025	Summer 2025
Direct Subsidized Loan	\$	\$	\$
Direct Unsubsidized Loan	\$	\$	\$

Student's Signature

Date

Financial Aid Office

Enrollment Center – Student Center – Second Floor | 609-570-3210
1200 Old Trenton Road | West Windsor, NJ 08550 | Email: finaid@mccc.edu