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## Loan Change Terms, Conditions, and Policies

### Policies Regarding Loan Revisions

- Requests for increases or reinstatements must be submitted at least 10 business days prior to the end of the term.
- In processing all loan increase requests, the amounts specified in this Loan Change Form will be placed on the system in an accepted status for either the requested amount or the maximum for which you are eligible, whichever is lower.

### Increasing Grad PLUS Loan

By requesting an increase to your Grad PLUS loan, you agree and understand that your loan can only be increased up to your budget. You also agree and understand that, if the requested amount is above your budget, your loans will only be increased up to budgeted amount. Furthermore, if your loan has an endorser and the credit check on the application has expired, you understand that (1) the U.S. Department of Education will run another credit check and, (2), the loan can only be increased up to the approved amount of the endorser.

### Graduate Student Loan Limits

- Up to \$20,500 Per academic year (Up to \$10,250 per semester)
- Aggregate Limit \$138,500 (This includes all Federal Loans received in Undergraduate and Graduate study)
- Please Note: the U.S. Department of Education deducts an origination fee from the amount you request.

*By proceeding to the second page, you are agreeing that you have read, understand, and agree to the above terms and policies.*

By clicking the link below, I confirm that I have read and agree to the above loan change terms, conditions, and policies.

[Click here if you have read and agree to the terms, conditions, and policies.](#)