

## IMPORTANT INFORMATION GUIDE

Keep for Your Records

### REQUEST SUBMITTAL

Complete all portions of the request form, and sign and date the form in all required sections. Upon submittal of this request form, please allow 10-14 business days for your request to be processed. You may view the result of your request by logging into your PAWS account. The request form may be submitted via one of the methods below:

**Mail:** Office of Student Financial Aid, P.O. Box 4040, Atlanta GA 30302-4040

**Fax:** 404-413-2101

**Student Financial Management Centers:** Atlanta, Alpharetta, Clarkston, Decatur, Dunwoody, and Newton

### DUE DATES

Listed below is the last date that a request may be submitted to be processed for that term(s).

Aid Period	Fall Only	Spring Only	Summer Only	Fall-Spring	Spring-Summer
Due Date	24-Nov-2023	03-May-2024	24-Jul-2024	03-May-2024	24-Jul-2024

### ANNUAL LOAN LIMITS

The chart below indicates the maximum annual loan limits for both Subsidized and Unsubsidized Loans for dependent and independent students based on academic level.

DEPENDENT UNDERGRADUATE			
Grade Level	Subsidized Loan*	Additional Unsubsidized Loan**	Total Annual Loan
Freshman	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior or Senior	\$5,500	\$2,000	\$7,500
INDEPENDENT UNDERGRADUATE			
Grade Level	Subsidized Loan	Additional Unsubsidized Loan	Total Annual Loan
Freshman	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior or Senior	\$5,500	\$7,000	\$12,500
GRADUATE & Professional			
Grade Level	Subsidized Loan	Additional Unsubsidized Loan	Total Annual Loan
All years	N/A	\$20,500	\$20,500

You may view your entire award history at [https://www.nsls.ed.gov/nsls/nsls\\_SA/](https://www.nsls.ed.gov/nsls/nsls_SA/)

**\*Subsidized:** A Subsidized loan is a need-based loan. Additionally, if a student receives a Subsidized Loan to attend Georgia State University, the federal government pays the interest on the loan when you are: 1) attending school at least half time [6 credit hours]; 2) qualifying for an authorized deferment; or 3) in the grace period before beginning repayment.

**\*\*Unsubsidized:** An Unsubsidized loan is not need based and a student who receives an Unsubsidized Loan to attend Georgia State University is responsible for paying the interest while in school. A student may choose to pay this interest while attending school or choose *not* to make the interest payments while in school; the interest will be added or capitalized onto the principal balance at repayment.

### DISBURSEMENT DATES

The chart below provides the scheduled disbursement dates for each term:

Fall 2023	Spring 2024	Summer 2024



Panther ID Number							

## 2023-2024 LOAN CHANGEREQUEST

Student's Last Name	First	Phone Number

**Please review the chart below.** Check the type of loan you are requesting adjusted and then check the specific change per term. You must list the dollar amount you are requesting to be increased or decreased for the type of aid you have selected.

Type of Aid	Fall 2023	Spring 2024	Summer 2024
<input type="checkbox"/> Subsidized Direct Loan	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel
<input type="checkbox"/> Unsubsidized Direct Loan	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel
<input type="checkbox"/> Parent PLUS Direct Loan	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel
<input type="checkbox"/> Graduate PLUS Direct Loan	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel
<input type="checkbox"/> Private/Alternative Loan	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel	Current Accepted Amount: \$ _____ New Amount: \$ _____ <input type="checkbox"/> Cancel

**Unsubsidized Direct Loan:** If you are eligible for a Subsidized Loan, it will be processed. Depending on your unmet need and other eligibility requirements, you may not be eligible for a Subsidized Loan. The Office of Student Financial Aid will determine your eligibility for a Subsidized Loan. If it is determined that you are not eligible for a Subsidized Loan, would you like an Unsubsidized Loan processed?

Yes       No

### CERTIFICATION STATEMENT

I certify that I have read the guide provided and certify that the request is true and correct.

Student's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent PLUS Loan ONLY-Parent's Signature: \_\_\_\_\_ Date: \_\_\_\_\_