

DETERMINING FUTURE LOAN ELIGIBILITY

A Step-by-Step Guide to Reviewing Your Federal Loan History

Use this guide to understand your remaining eligibility under your legacy, pre-7/1/2026 limit.

Why does this matter?

Students that are eligible to receive a "grandfathered" status will temporarily retain some of the rules and limits in place prior to OB3 regulations that became effective July 1st, 2026. For the duration that their grandfathering is active, students will continue to use the aggregate loan limit of \$138,500, will not count graduate PLUS loans toward their aggregate loan limit, and will be able to continue borrowing graduate PLUS loans. Grandfathering is limited to the lesser of three academic years OR the remaining time to finish their program. Once one of these two criteria are satisfied, grandfathering eligibility concludes and they become subject to all new loan limits and regulations.

STEP 1: Log In to StudentAid.gov

Visit the official Federal Student Aid website, [StudentAid.gov](https://studentaid.gov).
This site will detail your complete loan history.

- ☐ Log in using your FSA ID (username) and password
- ☐ Navigate to your aid/loan history
- ☐ Confirm you can see all Federal loans you have ever borrowed

If any loans appear missing, contact your loan servicer or the Federal Student Aid Information Center.

STEP 2: Identify the Loans That Count Toward Your Limit

Under grandfathered rules, only Direct Subsidized and Unsubsidized loans count toward your limit. Use the following table to determine which loans to count in your aggregate lifetime limit:

Loan Type	Include in Total?
Subsidized Loans	YES, Include All
Unsubsidized Loans	YES, Include All
Consolidated Loans	NO, Do Not Include
Graduate PLUS Loans	NO, Do Not Include
Parent PLUS Loans	NO, Do Not Include
Private Loans	NO, Do Not Include

- ☐ Locate every Direct Subsidized loan in your history.

Note the ORIGINAL amount each loan was disbursed for, not the current balance.

- ☐ Locate every Direct Unsubsidized loan in your history.

Note the ORIGINAL amount each loan was disbursed for, not the current balance.

Do NOT include Graduate PLUS loans even though they are a type of unsubsidized loan.

Important: Do NOT include any loans that have been paid off, forgiven, canceled, or discharged.

The lifetime limit is based on amounts originally borrowed, not what you owe today.
For example, do not include the amount of accrued interest on any loan borrowed.

STEP 3: Add Up Your Total Borrowed Amount

With your loan history in front of you, calculate your combined total for all applicable loan types:

- ☐ Write down the original disbursed amount for each qualifying loan
- ☐ Add all of those amounts together to get your lifetime total borrowed
- ☐ Record your total

STEP 4: Compare Your Total to Your Lifetime Limit

- ☐ Calculate your remaining eligibility: your lifetime limit minus total borrowed
- ☐ Consider whether your remaining eligibility is sufficient to complete your intended program

Graduate (\$138,500 limit)	Eligible Health Professional (\$224,000 limit)	What It Means
Less than \$138,500	Less than \$224,000	You have remaining eligibility (your limit minus your total borrowed).
Equals \$138,500	Equals \$224,000	No additional Direct Subsidized/Unsubsidized eligibility. May continue to borrow Graduate PLUS while grandfathered.
Exceeds \$138,500	Exceeds \$224,000	No additional Direct Subsidized/Unsubsidized eligibility. May continue to borrow Graduate PLUS while grandfathered.

Note: No more than \$65,500 of either total may come from Subsidized loans.

To read information and definitions of what qualified as an eligible health professional, please refer to [this section of the 25/26 FSA Handbook](#).

Note on Part-Time Enrollment:

If you are not enrolled full-time, your loan eligibility may be reduced according to your degree of enrollment. This means that if you are $\frac{3}{4}$ time or $\frac{1}{2}$ time, your loans will be adjusted accordingly. Also remember that enrollment less than half-time is not eligible to receive Federal student loans. It is vital that you communicate any changes in enrollment that occur after the add/drop period concludes to your financial aid advisor. If you have further questions, please reach out to your financial aid advisor.

QUICK REFERENCE SUMMARY

- ☐ Log in to StudentAid.gov and view your complete federal loan history.
- ☐ Identify all Direct Subsidized & Unsubsidized loans at any enrollment level (exclude Grad PLUS).
- ☐ Use original amounts borrowed.
- ☐ Add up all qualifying loans to find your lifetime total borrowed.
- ☐ Subtract your total from \$138,500 or \$224,000 to find your remaining eligibility.
- ☐ Use this information, along with other funding sources, to decide if you can finance your program of interest

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