

DETERMINING FUTURE LOAN ELIGIBILITY

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

Use this guide to understand your remaining eligibility under the new \$257,500 lifetime limit.

Why does this matter?

New federal regulations set a \$257,500 lifetime limit on Direct Subsidized and Unsubsidized loans. To know how much eligibility you have remaining, you need to review your complete loan history. No one can do this for you, but this guide will help walk you through each step.

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

With new regulations, additional loans are counted toward the \$257,500 lifetime 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	YES, Include All
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 (including Grad PLUS) loan in your history.
Note the ORIGINAL amount each loan was disbursed for, not the current balance.

Important: Include ALL applicable loans, even if they are paid off, forgiven, canceled, or discharged.

The lifetime limit is based on amounts originally borrowed, not what you owe today. For example, a loan you repaid in full 10 years ago still counts toward your total.

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 and statuses:

- 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 the \$257,500 Lifetime Limit

- Calculate your remaining eligibility: \$257,500 minus your total borrowed
- Consider whether your remaining eligibility is sufficient to complete your intended program

Calculated Result	What It Means
My total is less than \$257,500.	You have remaining eligibility. Your remaining amount = \$257,500 minus your total borrowed.
My total equals \$257,500.	You have reached your lifetime cap and have no additional Federal Direct loan eligibility.
My total exceeds \$257,500.	You have exceeded the lifetime cap. No additional federal Direct loan eligibility is available.

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.

STEP 5: Understand Your Program Type

Students enrolled in "professional" degrees have access to higher annual loan limits. The classification of a program as "professional" is determined by the U.S. Department of Education. Current rules classify the following programs as "professional."

Pharmacy (PharmD)	Optometry (OD)
Veterinary Medicine (DVM)	Osteopathic Medicine (DO)
Medicine (MD)	Podiatry (DPM, DP, or PodD)
Chiropractic (DC or DCM)	Clinical Psychology (PsyD or PhD)

If your program IS classified as "professional," ask about the applicable loan limits for your program.

If your program is NOT classified as "professional," standard Direct loan limits per academic year apply.

