



## Federal Loan Changes from the One Big Beautiful Bill Act (OB3)

	<b>Current Federal Regulation</b>	<b>POST 7/1/26 Regulation OB3</b>
<b>FEDERAL LOANS AVAILABLE FOR GRADUATE STUDENTS</b>	Direct Unsubsidized loan Grad PLUS	Direct Unsubsidized loan  <b>After 7/1/26 Grad PLUS no longer available</b>
<b>FEDERAL LOANS AVAILABLE FOR UNDERGRADUATE STUDENTS</b>	Direct Subsidized and Unsubsidized Loans Direct Parent PLUS Loan	Direct Subsidized and Unsubsidized Loans Direct Parent PLUS loan
<b>Academic Year (2 trimester cycle)</b>	<b>Professional Programs</b> DC- \$31,612 ND- \$38,278 <b>Masters Programs</b> HM/AC- \$20,500 MSACP- \$20,500 <b>Undergraduate</b> Up to \$12,500	<b>Professional Programs</b> DC-\$40,000 <b>Graduate/Masters Programs</b> <b>ND- \$20,500</b> HM/AC- \$20,500 MSACP- \$20,500 <b>Undergraduate</b> Up to \$12,500

**LEGACY PROVISIONS-**

If a borrower received a Direct Loan disbursement, for an enrolled program, prior to 7/1/26, they will remain eligible to borrow Grad PLUS and receive their **current** annual and aggregate loan limits, for that program, for 3 academic years or to program completion, whichever is less

<b>AGGREGATE LOAN LIMITS</b>	<b>Professional Programs</b>	<b>Professional Programs</b>
	\$224,000 (Subsidized and Unsubsidized)	\$200,000 (Subsidized and Unsubsidized) Excludes Undergraduate borrowing
	<b>Masters Programs</b> \$138,500 (Subsidized and Unsubsidized)	<b>Graduate/Masters Programs</b> \$100,000 (Subsidized and Unsubsidized)
	<b>Undergraduate</b> \$57,500 (Subsidized and Unsubsidized)	<b>Undergraduate</b> \$57,500 (Subsidized and Unsubsidized)
	<b>Grad PLUS</b> Student COA minus other aid	

<b>PARENT LOANS</b>	<b>Annual Maximum</b>	<b>Annual Maximum</b>
	Student COA minus other aid	\$20,000 per dependent
	<b>Aggregate Maximum</b> Student COA minus other aid	<b>Aggregate Maximum</b> \$65,000 per dependent

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