2026-2027 LOAN PRORATION EXAMPLES BY TERM

INDEPENDENT STUDENT

	# Units per Semester	AMOUNT		TOTAL
		Subsidized	Unsubsidized	
FIRST YEAR	12	$ 1,750.00	$ 3,000.00	$ 4,750.00
	9	$ 1,313.00	$ 2,250.00	$ 3,563.00
	6	$ 875.00	$ 1,500.00	$ 2,375.00
SECOND YEAR	12	$ 2,250.00	$ 3,000.00	$ 5,250.00
	9	$ 1,688.00	$ 2,250.00	$ 3,938.00
	6	$ 1,125.00	$ 1,500.00	$ 2,625.00

DEPENDENT STUDENT

	# Units per Semester	AMOUNT		TOTAL
		Subsidized	Unsubsidized	
FIRST YEAR	12	$ 1,750.00	$ 1,000.00	$ 2,750.00
	9	$ 1,313.00	$ 750.00	$ 2,063.00
	6	$ 875.00	$ 500.00	$ 1,375.00
SECOND YEAR	12	$ 2,250.00	$ 1,000.00	$ 3,250.00
	9	$ 1,688.00	$ 750.00	$ 2,438.00
	6	$ 1,125.00	$ 500.00	$ 1,625.00

ANNUAL FEDERAL DIRECT STUDENT LOAN LIMITS

ACADEMIC LEVEL	DEPENDENT SUBSIDIZED + UNSUBSIDIZED = MAX LOAN LIMIT	INDEPENDENT SUBSIDIZED + UNSUBSIDIZED = MAX LOAN LIMIT
1ST YEAR (0 – 29.5 units passed)	$3,500 + $2,000 = $5,500	$3,500 + $6,000 = $9,500
2ND YEAR (30 or more units passed)	$4,500 + $2,000 = $6,500	$4,500 + $6,000 = $10,500

PLEASE NOTE:

The loan proration examples shown in this chart are for illustrative purposes only based on the OBBBA Federal Regulations established on July 1, 2025.

We are waiting for the U.S. Department of Education to publish official Schedule of Reductions charts.

For more information:

https://studentaid.gov/announcements-events/big-updates