FEDERAL STUDENT AID IS CHANGING 2026–2027

FAYETTEVILLE STATE UNIVERSITY
OFFICE OF SCHOLARSHIPS & FINANCIAL AID

Enrollment & Loan Eligibility

Your course schedule can affect how much financial aid you receive.

To receive your full federal loan amount, enroll in:

UNDERGRADUATE	GRADUATE
12 CREDITS PER SEMESTER	**9** CREDITS PER SEMESTER

Important: You must be enrolled at least half-time to qualify for federal student loans.

Thinking about dropping a class?
Talk with Financial Aid first. Taking fewer eligible classes may reduce your loan amount.

Federal Student Loan Limits

Federal law limits the total amount students can borrow through federal student loan programs.

Student Type	Maximum Borrowing Limits
Dependent Undergraduate	$31,000 *(max $23,000 in Subsidized Loans)*
Independent Undergraduate	$57,500 *(max $23,000 in Subsidized Loans)*
Graduate	$100,000
Lifetime Limit *(Including Professional)*	$257,000

Includes **all federal loans**, except Parent PLUS.

Parent PLUS Loan Changes

Parent PLUS Loans will have new borrowing limits beginning with the **2026–2027 aid year.**

Annual Limit
$20,000

Lifetime Limit
$65,000

What does this mean?

Once the $65,000 lifetime limit has been reached, additional Parent PLUS Loans **cannot be borrowed**—even if previous loans were repaid, forgiven, canceled, or discharged.

STARTING JULY 1, 2026

Grad PLUS Loans End

Grad PLUS Loans are ending for most new borrowers.

Beginning July 1, 2026, **Grad PLUS Loans** will no longer be available to most students entering a graduate or professional program.

You are not eligible if:

You have never received a federal loan for your current FSU graduate program before July 1, 2026.

If you meet the Legacy/Exception criteria, you may remain eligible to borrow for a limited time.

Existing Borrowers

Legacy/Exception Provision

You may qualify to continue borrowing if you meet both requirements:

- Were enrolled in your current FSU program by **June 30, 2026 AND**
- Received at least one federal loan disbursement for that program before **July 1, 2026**

If Eligible:

You can borrow for up to **3 academic years** or until degree completion.

A break in enrollment ends your eligibility.

What Should You Do Next?

- **Review** your financial aid award carefully each semester.
- **Register** for all planned classes before the add/drop deadline.
- **Talk with** Financial Aid before changing your schedule.
- **Families should plan** ahead for any gap in funding.

QUESTIONS? We Got You.

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