FAYETTEVILLE STATE UNIVERSITY
SCHOLARSHIPS & FINANCIAL AID

OFFICE OF SCHOLARSHIPS & FINANCIAL AID

Federal Student Loan Changes

One Big Beautiful Bill

Adjustments Begin Fall 2026

Fayetteville State University
Office of Scholarships & Financial Aid

Undergraduate Student Loan Changes and Legacy Provisions

Limitation on Parent PLUS Loans

Parents of Dependent students will be limited to $20,000 per year with a cumulative lifetime maximum of $65,000 borrowing ability.

Legacy Provision for Current Borrowers

Parents of students who qualify as legacy will have unlimited borrowing in the Parent PLUS Loan program until the student reaches their time to credential.

Schedule of Reductions

All students who enroll part-time will see a reduction in the amount of loan they can receive each semester. No exceptions.

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Aggregate Lifetime Loan Limits

Borrower Type	Undergraduate Subsidized/Unsubsidized Loans (no change)	Undergraduate Parent PLUS Loan
Annual Limit	<u>Dependent Student:</u> $5,500 Freshman $6,500 Sophomore $7,500 Junior & Senior <u>Independent Student:</u> $9,500 Freshman $10,500 Sophomore $12,500 Junior & Senior	$20,000*
Aggregate Limit	<u>Dependent Student:</u> $31,000 <u>Independent Student:</u> $57,500	$65,000*

*Does not apply to Legacy Students

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Schedule of Reductions

Impacts ALL Part-time Students

- The requirement in 685.203(m)(1) to adjust the annual loan limit for less-than-full-time enrollment applies to all undergraduate and graduate student loan borrowers.
- Undergraduate students are considered part-time if enrolled between 6 and 11 credits per semester.

Loan Reduction based on Part-Time Enrollment

- Loan amounts will be based on a students' enrollment status, reducing loans for part-time students.

Maximum set for Full-Time Enrollment

- Full-Time students will be able to borrow a maximum of 50% of their annual limit per semester.
- Undergraduate students are considered full-time if enrolled in a minimum of 12 credit hours per semester.

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Example #1

Loan Reduction for part-time enrollment

Freshman Level
Dependent Student

	6 credits	7 credits	8 credits	9 credits	10 credits	11 credits	12 credits (full-time)
Maximum Loan per Semester	$1,375	$1,604	$1,834	$2,063	$2,291	$2,521	$2,750

Freshman Level
Independent Student

	6 credits	7 credits	8 credits	9 credits	10 credits	11 credits	12 credits (full-time)
Maximum Loan per Semester	$2,375	$2,771	$3,167	$3,563	$3,958	$4,354	$4,750

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Example #2

Loan Reduction for part-time enrollment

Sophomore Level
Dependent Student

	6 credits	7 credits	8 credits	9 credits	10 credits	11 credits	12 credits (full-time)
Maximum Loan per Semester	$1,625	$1,896	$2,167	$2,438	$2,708	$2,980	$3,250

Sophomore Level
Independent Student

	6 credits	7 credits	8 credits	9 credits	10 credits	11 credits	12 credits (full-time)
Maximum Loan per Semester	$2,625	$3,063	$3,500	$3,938	$4,375	$4,813	$5,250

Example #3

Loan Reduction for part-time enrollment

Junior/Senior Level
Dependent Student

Maximum Loan per Semester

6 credits	7 credits	8 credits	9 credits	10 credits	11 credits	12 credits (full-time)
$1,875	$2,187	$2,500	$2,813	$3,125	$3,438	$3,750

Junior/Senior Level
Independent Student

Maximum Loan per Semester

6 credits	7 credits	8 credits	9 credits	10 credits	11 credits	12 credits (full-time)
$3,125	$3,646	$4,166	$4,688	$5,209	$5,729	$6,250

Fayetteville State University
Office of Scholarships & Financial Aid

Graduate/Doctoral Student Loan Changes and Legacy Provisions

Discontinuation of Graduate PLUS Loans

Graduate PLUS Loans will no longer be available to new borrowers starting July 1, 2026.

Legacy Provision for Current Borrowers

Students who borrowed student loans in their current degree program before July 1, 2026, can continue borrowing under legacy rules until they reach their time to credential.

Schedule of Reductions

All students who enroll part-time will see a reduction in the amount of loan they can receive each semester. No exceptions.

Aggregate Lifetime Loan Limits (as of Fall 2026)

Borrower Type	Graduate Unsubsidized Loan
Annual Limit	$20,500
Aggregate Limit	$100,000* (not including undergraduate loans)

*Does not apply to Legacy Students

Schedule of Reductions

Impacts ALL Part-time Students

- The requirement in 685.203(m)(1) to adjust the annual loan limit for less-than-full-time enrollment applies to all undergraduate and graduate student loan borrowers.
- Graduate students are considered part-time if enrolled between 5 and 8 credits per semester.

Loan Reduction based on Part-Time Enrollment

- Loan amounts will be based on a students' enrollment status, reducing loans for part-time students.

Maximum set for Full-Time Enrollment

- Full-Time students will be able to borrow a maximum of 50% of their annual limit per semester.
- Graduate students are considered full-time if enrolled in a minimum of 9 credit hours per semester.

Example #4

Loan Reduction for part-time enrollment

Graduate Level

	5 credits	6 credits	7 credits	8 credits	9 credits (full-time)
Maximum Loan per Semester	$5,694	$6,833	$7,972	$9,111	$10,250

LEGACY STATUS

Do you qualify?

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Legacy Criteria

Who qualifies as a LEGACY student?

- ❑ Must have been enrolled at FSU in Spring 2026 or Summer 2026.
- ❑ Must have borrowed a federal student loan before July 1, 2026.
- ❑ Must continue in the same degree program in Fall 2026.
- ❑ Must not have exceeded their 'Time to Credential'.
  - Time to Credential for Bachelor degree = 4 years/8 terms (fall & spring semesters)
  - Time to Credential for Masters degree = 2 years/4 terms (fall & spring semesters)
  - Time to Credential for Doctoral degree & Master in Social Work = 4 years/8 terms (fall & spring semesters)
  - NO EXCEPTIONS for part-time study.

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Important Dates

- 17 Aug. — First Day of Fall Classes
- 20 Aug. — Add/Drop Ends
- 28 Aug. — CENSUS
- 1 Sept. — Loan Disbursements begin…
- 7 Sept. — LABOR DAY holiday
- 8 Sept. — Refunds begin…

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Other Resources

Private Loans

We are seeing a growing need for private loans due to cuts to the federal loan programs.

Campus Scholarships

All scholarships have been awarded for the 2026-2027 academic year. Watch for the 2027-2028 application to open in late fall 2026.

External Scholarships

Search for external scholarships available throughout the year through Scholarship Universe.

Instagram

The college continues to search for funding opportunities for our students. Add our Instagram account to quickly see announcements on additional funds and important reminders.

Fayetteville State University
Office of Scholarships & Financial Aid

QUESTIONS?

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