Federal Student Loan Changes For Incoming Students

Federal Direct Subsidized and Unsubsidized loan limits for undergraduate students remain the same as before. There is an aggregate limit of $31,000 for dependent students and $57,500 for independent students for these types of loans. You can read more on the current loan limits depending on loan types at juno.us/loanlimits.

Student Type *What's my student type? See the definitions at juno.us/definition*	**1st year**	**2nd year**	**3rd year and beyond**
Dependent Students	**$5,500** (not more than $3,500 can be in subsidized loans)	**$6,500** (not more than $4,500 can be in subsidized loans)	**$7,500** (not more than $5,500 can be in subsidized loans)
Independent Students	**$9,500** (not more than $3,500 can be in subsidized loans)	**$10,500** (not more than $4,500 can be in subsidized loans)	**$12,500** (not more than $5,500 can be in subsidized loans)

Pell Grant Changes

↑ Expanded eligiblity for various audiences and programs:

- Students enrolled in short-term job training programs at accredited institutions may have access to Pell Grants
- Pell Grant eligibility has increased to any SAI less than two times the maximum Pell Grant amount

↓ Reduced eligibility for certain audiences:

- Students that already receive scholarships or other non-federal aid covering the full cost of attendance (tuition, room, estimated fees, etc.) will not be eligible for Pell Grants
- Foreign income will now be added to the adjusted gross income in FAFSA calculations.

New Lifetime Limit:

$257,500

All loans borrowed during undergraduate years will contribute to a federal lifetime limit. Students can only borrow up to $257,500 across all programs, including graduate and professional school. If students plan on pursuing multiple graduate programs, careful planning is recommended.

Unlike some past aggregate limits, paying off your loan balance does not restore any of borrowing eligibility. The amount you borrow counts towards the limit, permanently.

Parent PLUS loans are not calculated in this assumption and have a separate limit. Learn more about their limits on the back side.

Want a summary on all the changes?

See the full list of updates at

juno.us/federalupdates

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