



Federal Direct Loan Debt Review FAQ

1. Why was my record selected for review?

Based upon data provided by the National Student Loan Data System (NSLDS) and your grade level, it has been determined that you may have received a total amount of Federal Direct Subsidized/Unsubsidized Loans that is close to, equal to or in excess of loan limits established for the federal loan program. The data is provided to the school through your FAFSA record.

2. What do I need to do to complete the aggregate maximum review?

No action is required on your part. Our staff will complete the review. However, you are responsible for knowing the total amount of federal loans you have borrowed along with the remaining coursework you have left to complete your degree. If you are near or at your aggregate loan limits, you may need to explore other funding options in order to obtain your degree. The chart below shows the annual and lifetime Federal Direct Subsidized/Unsubsidized Loan limits. A summary of **your** federal loan debt is available at [Federal Student Aid](#).

3. What happens if I am *close to the aggregate maximum for my grade level*?

If you have any remaining Federal Direct Subsidized/Unsubsidized Loan eligibility, we will update your financial aid award and notify you via email.

4. What happens if I am *equal to the aggregate maximum for my grade level*?

If it is determined that you have reached your aggregate maximum, you will not be able to borrow additional Federal Direct Subsidized/Unsubsidized Loans. You (or your parent, if you are a dependent undergraduate student) may be able to qualify for additional Federal PLUS loan or private educational loans.

5. What happens if I have *exceeded the aggregate maximum for my grade level*?

If it is determined that you have exceeded your aggregate maximum, you are ineligible to receive further Federal Student Aid. If you have inadvertently exceeded your federal loan eligibility, we will send you information regarding your options on how you may regain Federal Student Aid eligibility or borrow from other sources.

6. What will happen if I am selected for review after I accepted my federal loan(s)?

Your loan(s) may have to be reduced or canceled in order to keep you within the regulatory loan limits. We will notify you via email if adjustments were necessary.

7. What are the annual loan limits and lifetime aggregate loan limits for the Federal Direct Subsidized and Unsubsidized Loan?

This chart provides current annual and lifetime Federal Direct Subsidized/Unsubsidized Loan limits.

Year in school	Type of student		
	Dependent undergraduate student (except those whose parents are unable to obtain PLUS Loans)	Independent undergraduate student (and dependent students whose parents are unable to obtain PLUS Loans)	Graduate and professional degree students
First	\$5,500—No more than \$3,500 of this amount may be in subsidized loans	\$9,500—No more than \$3,500 of this amount may be in subsidized loans	\$20,500—No more than \$8,500 of this amount may be in subsidized loans
Second	\$6,500—No more than \$4,500 of this amount may be in subsidized loans	\$10,500—No more than \$4,500 of this amount may be in subsidized loans	(As of July 1, 2012, subsidized loans are no longer available to graduate and professional degree students)
Third and beyond (each year beyond)	\$7,500—No more than \$5,500 of this amount may be in subsidized loans	\$12,500—No more than \$5,500 of this amount may be in subsidized loans	
Maximum total debt from loans when you graduate (aggregate loan limits)	\$31,000—No more than \$23,000 of this amount may be in subsidized loans	\$57,500—No more than \$23,000 of this amount may be in subsidized loans	\$138,500—No more than \$65,500 of this amount may be in subsidized loans; the graduate debt limit includes loans received for undergraduate study

NOTE: The amounts shown are the maximum amounts that you may borrow for an academic year (annual loan limits) and in total (aggregate loan limits). You might receive less than the maximum if you receive other financial aid that's used to cover a portion of your cost of attendance. The maximum amount you may borrow will also be less in certain situations, such as if you are an undergraduate student enrolled in a program of study that is shorter than an academic year. Graduate and professional students enrolled in certain health profession programs may receive additional Unsubsidized Direct Loan amounts beyond those shown above.

Your school can refuse to certify your loan or can certify a loan for an amount less than you would otherwise be eligible for if the school documents the reason for its action and explains the reason to you in writing. The school's decision is final and cannot be appealed to the U.S. Department of Education.

8. Do Direct Grad PLUS Loan amounts count toward the \$138,500 Direct Subsidized/Unsubsidized Loan aggregate loan limit for graduate/professional students?

No. Only Direct Subsidized/Unsubsidized Loans and Federal Stafford Loans (subsidized and unsubsidized) count toward the \$138,500 aggregate.

9. Is the Federal Direct Grad PLUS subject to a lifetime maximum?

While there are no set aggregate limits on the Federal Direct Grad PLUS loan, the Office of Financial Aid reserves the right to review a student's situation, including overall student loan debt, and to limit or refuse certification of future federal student loans as determined appropriate on a case-by-case basis. This could include a consideration of aggregate loan debt, enrollment history, borrowing history, and other factors as appropriate. The authority for this review is granted by Section 479A(c) of the Higher Education Act, as amended (HEA), and the Direct Loan Program regulations at 34 CFR 685.301(a)(8).

Students have the right to appeal a decision to limit or refuse certification of future borrowing. All appeals should be in writing, and should include the following:

- Your name and student ID
- Your current academic program
- Your remaining degree requirements and the anticipated cost to complete your degree
- Your anticipated graduation date
- A projection of your future employment and debt management plans, and your rationale for increasing your student loan debt.

10. Other important considerations:

Borrowing for your education is one of the most important and worthwhile investments you will ever make. But like all investments, it takes careful thought and planning to be successful. As you plan your educational financing, think ahead to the time when you will begin repaying your loans: *How much will your monthly payments be? When will they begin? How long will you be making them?*

If you have questions about this FAQ or any other financial aid matter, please do not hesitate to [contact us](#).

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