

Table 1: Changes to Loan Limits Under OBBBA		
Loan Type	Current Limit	New Limit (starting July 1, 2026, under OBBBA)
Direct Subsidized and Unsubsidized (Undergraduate)	\$5,500–\$7,500 per year and \$31,000 aggregate for dependent students; \$9,500–\$12,500 annually and \$57,500 aggregate for independent students	No change
Parent PLUS (Parents of Undergraduates)	Up to full cost of attendance	\$20,000 per year per dependent; \$65,000 aggregate per dependent
Graduate (Non-Professional)	\$20,500 per year in unsubsidized loans and \$138,500 aggregate (including undergraduate loans) plus Grad PLUS	\$20,500 per year; \$100,000 aggregate for graduate programs
Graduate (Professional)	\$20,500 per year in unsubsidized loans and \$138,500 aggregate (including undergraduate loans) plus Grad PLUS	\$50,000 per year; \$200,000 aggregate for professional programs
Grad PLUS	Up to full cost of attendance	Eliminated
Overall Lifetime Cap (All federal loans)	None	\$257,500 lifetime maximum aggregate (excludes Parent PLUS)