



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.

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 federal loan debt is available at [Federal Student Aid](#).

close to

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

equal

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.

exceeded

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.

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.

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

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

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.

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](#).

Note: DePaul University does not discriminate on the basis of race, color, ethnicity, religion, sex, gender, gender identity, sexual orientation, national origin, age, marital status, pregnancy, parental status, family relationship status, physical or mental disability,