

Barnes-Jewish College
Goldfarb School of Nursing

2026-2027

Federal Loan Limit Notification

Please be advised that based on your previous student loan history, you may be at risk of being eligible for a reduced amount of student loans because of your grade level, or aggregate limit. The grade level limits are as follows:

Annual Loan Limits - Stafford Loan			
Dependent Students (whose parents were not denied a PLUS loan)	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit for Unsubsidized Loans (minus subsidized amounts)
First-Year Undergraduate (Freshman)	\$3,500	\$2,000	\$5,500
Second-Year Undergraduate (Sophomore)	\$4,500	\$2,000	\$6,500
Third-Year and Beyond Undergraduate (Junior, Senior)	\$5,500	\$2,000	\$7,500
Independent Students (and dependent students whose parents were denied a PLUS loan)	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit for Unsubsidized Loans (minus subsidized amounts)
First-Year Undergraduate (Freshman)	\$3,500	\$6,000	\$9,500
Second-Year Undergraduate (Sophomore)	\$4,500	\$6,000	\$10,500
Third-Year and Beyond Undergraduate (Junior, Senior)	\$5,500	\$7,000	\$12,500
Graduate/Professional Students	\$0	\$20,500	\$20,500

***Please note that if your loan period is after July 1, 2012, The Department of Education has eliminated Subsidized loans for Graduate students. Therefore, you will be eligible for a maximum of \$20,500 in Unsubsidized Stafford loans. Please see our office if you have questions.**

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These are the Aggregate limits which are based on your total borrowing at all Institutions.

Aggregate Loan Limits - Stafford Loan			
	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit for Unsubsidized Loans (minus subsidized amounts)
Dependent Undergraduate Students (whose parents were not denied a PLUS loan)	\$23,000	\$8,000	\$31,000
Independent Undergraduate Students (and dependent students whose parents were denied a PLUS loan)	\$23,000	\$34,500	\$57,500
Graduate and Professional Students	\$65,500 (including undergraduate Stafford loans)	\$34,500	\$100,000

The aggregate loan limits above are reflective of the new federal regulation, effective July 1, 2026. The updated lifetime borrowing limit on all federal student loans is now \$257,500 (excluding any borrowed Parent PLUS loans). More information on loan limits is available here:

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#how-much>

If you'd like to review your student loan history, please visit:

<https://studentaid.gov/manage-loans/repayment>

Sincerely,

The Financial Aid Team