

Legacy qualifications and new professional loan limits (Submitted by Patti Kohler)

Hello,

A scenario on loan limits and legacy provisions: For students that had access to health professions limits prior to July 1, 2026, *and* after July 1, 2026 would qualify for professional loan limits, I want to confirm that students are also eligible for Grad PLUS legacy.

Example: A MD student who borrowed a federal loan prior to July 1, 2026 for this program of study, and thus qualifies for the legacy provisions; Student is enrolled for 12 months in the academic year with a COA of \$85,000, *prior* to July 1, 2026, they would have qualified for:

Unsubsidized Loan: \$47,167 (due to health professions additional limits)

Grad PLUS loan: \$37,833

After July 1, 2026, If the legacy provisions are applied, as well as the new professional degree limit, this changes to:

Unsubsidized Loan: \$50,000

Grad PLUS loan: \$35,000

We are assuming that a student can have both the new professional loan limits, and the legacy Grad PLUS. Can you confirm this is correct?

Patti