University Student Financial Aid
601 W. Lombard Street, Suite 221
Baltimore, MD 21201
410 706-4924

aidtalk@umaryland.edu
www.umaryland.edu/fin

Temporary Federal Direct Unsubsidized Loan Limit Disclosure

Important Information Regarding Federal Direct Unsubsidized Loan Eligibility

Based on current guidance from the U.S. Department of Education and a court-ordered stay in ongoing litigation, students enrolled in certain programs may temporarily qualify for the higher Federal Direct Unsubsidized Loan limits available to professional students. Under this temporary relief, eligible students may borrow up to **$50,000 per academic year**, subject to other federal loan eligibility requirements and annual cost of attendance limitations.

Important Considerations Before You Borrow

By accepting and borrowing under this temporary higher loan limit:

- You are increasing your total student loan indebtedness.
- Interest begins accruing on Direct Unsubsidized Loans from the date of disbursement.
- Higher borrowing will result in higher total repayment costs over the life of the loan.
- You may reach federal aggregate borrowing limits more quickly, potentially reducing borrowing eligibility in future enrollment periods.

You are encouraged to borrow only what is necessary to meet your educational expenses.

Acknowledgment

By accepting this loan, I understand that my acknowledge that eligibility for the higher Federal Direct Unsubsidized Loan limits is based on current Department of Education guidance and a temporary court-ordered stay, and that future loan eligibility or borrowing limits may change if federal requirements change.

Student Name: ________________________

Student ID: ___________________________

Signature: ____________________________

Date: ____________________________