

Federal Loan Limits Acknowledgment

Office of Student Financial Services
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<https://www.uth.edu/sfs/>

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The Office of Student Financial Services has received information from the National Student Loan Data System (NSLDS) that you are nearing or have reached your lifetime aggregate limits established for the Federal student loan programs. The Office of Student Financial Services recommends you review and understand your current loan debt and make an informed decision prior to borrowing additional loans.

Submit forms using **ONE** of the following methods:

- 1. Online:** Log on to **myUTH**, click on the **To Do List Item**, select **Submit** button and follow instructions.
- 2. In Person:** UCT Building, 7000 Fannin, Suite 2220, Houston, TX 77030

A. STUDENT INFORMATION

Student Last Name

First Name

Middle Initial

B. FEDERAL AGGREGATE LOAN LIMITS

The Federal student loan aggregate limits are as follows:

Type of Student	Total Aggregate Loan Limit ¹
Dependent Student	\$ 31,000 (\$23,000 may be in Subsidized loans)
Independent Student	\$ 57,500 (\$23,000 may be in Subsidized loans)
Graduate Student	\$ 100,000²
Professional Student Medical (MD) • Dental (DDS)	\$ 200,000²

¹ Aggregate loan limits reflect federal regulations effective July 1, 2026. Legacy borrower aggregate loan limits are based on prior regulations and may vary based on borrowers loan history and eligibility.

² Graduate and Professional aggregate loan limits exclude undergraduate borrowing, except for Graduate PLUS loans, which count toward the \$257,500 lifetime borrowing limit.

C. FEDERAL LOAN DATA

Using your FSA ID, log in to [StudentAid](#) and select "View Details" to access your loan information and complete the following chart.

Loan Type Borrowed	Current Loan Balance
Federal Direct Stafford Subsidized Loan	\$
Federal Direct Stafford Unsubsidized Loan	\$
Federal Direct PLUS Loan	\$
Combined Loans	\$
Consolidation Loans, Unallocated (if applicable)	\$
Perkins Loan (if applicable)	\$
Total Combined Loan Debt³	\$
Total Remaining Aggregate Available	\$

³ Total Lifetime Cap: \$257,500 across all federal Direct loans.

D. REPAYMENT INFORMATION

Borrowers are generally assigned the [Standard Repayment Plan](#) when first repaying student loans.

Based on the information indicated above, please **select** your average monthly repayment from the chart below.

Loan Amount Borrowed	Average Interest Rate	Estimated Monthly Repayment ⁴
\$10,000	6.39%	~\$113.00
\$40,000	6.39%	~\$452.00
\$60,000	7.94%	~\$726.00
\$100,000	7.94%	~\$1,210.00
\$150,000	7.94%	~\$1,815.00

⁴ Information is based on the 10-year Standard Repayment Plan for Federal Direct Loans. Repayment information as it pertains to consolidation loans was not calculated.

Borrowers are encouraged to explore repayment plan options on www.studentaid.gov. Actual repayment amounts may vary based on loan terms and repayment plan. To calculate your actual Federal student loan debt, use the [Loan Simulator](#) or contact your [Loan Servicer](#).

E. CERTIFICATION AND SIGNATURE

By signing below, I acknowledge that I have reviewed my federal loan limits, current loan debt, remaining eligibility and the repayment options available to me. I understand I have borrowed student loans that must be repaid and acknowledge my responsibilities as a borrower. I understand that upon receipt of this form, the Office of Student Financial Services will review my account for any further eligibility and notify me of any action that must take place. I am aware I may contact the Office of Student Financial Services for debt management counseling.

Student Signature (no electronic signatures accepted)

Date