

# Suffolk County Community College

## 2026-2027 Federal Student Loan Disclosure Form

### Federal Regulation Changes effective July 1, 2026

Beginning with the 2026-2027 academic year, Federal Direct Subsidized and Unsubsidized annual loan limits are required to be reduced for students enrolled less than full-time. These changes affect borrowers who initially enroll part-time, as well as full-time students who change their enrollment status after the term begins (dropped courses, withdrawals, or reported as not attending). This information is provided to help students understand changing federal student loan requirements. Students are encouraged to consult [studentaid.gov](https://studentaid.gov) for additional guidance.

### Annual Loan Limits

The information below outlines annual loan limits, based on grade-level and dependency status, for students enrolled full-time (12+ credits) in both the fall and spring semesters within the academic year.

Dependent Student – Parent information was required on the FAFSA

- 1<sup>st</sup> year (0 - 31 credits): \$5,500 total (Max \$3,500 Subsidized + \$2,000 Unsubsidized)
- 2<sup>nd</sup> year (32+ credits): \$6,500 total (Max \$4,500 Subsidized + \$2,000 Unsubsidized)

Independent Student – Parent information was not required on the FAFSA

- 1<sup>st</sup> year (0 - 31 credits): \$9,500 total (Max \$3,500 Subsidized + \$6,000 Unsubsidized)
- 2<sup>nd</sup> year (32+ credits): \$10,500 total (Max \$4,500 Subsidized + \$6,000 Unsubsidized)

### Less than Full-time Enrollment

Students enrolled in fewer than 12 credits per semester (24 credits annually) will have their loan eligibility reduced proportionally based on their enrollment. Below are some examples:

- Fall 12 credits + Spring 12 credits = 24 credits for the academic year is eligible for 100% of their annual limit
- Fall 9 credits + Spring 9 credits = 18 credits for the academic year is eligible for 75% (18/24) of their annual limit
- Fall 6 credits + Spring 6 credits = 12 credits for the academic year is eligible for 50% (12/24) of their annual limit

### Important Considerations

- Students are initially packaged assuming full-time enrollment (12 credits each semester).
- If you are enrolled less than full-time, your loan will be reduced accordingly.
- Enrollment changes throughout the semester (e.g. dropped courses, withdrawn courses, reported as not attending), may result in reduced eligibility and could result in a balance owed to the College, which will be your responsibility to pay.
- Borrowers enrolling part-time, who are changing their enrollment status after the semester begins, or after loan disbursement should consult their campus Financial Aid Office.

### Student Acknowledgment

By signing below, I understand that if I am accepting a loan and I am enrolled less than full-time in the academic year, my federal student loan eligibility will be reduced.

I further understand that enrollment changes such as dropped courses, withdrawals, or being reported as not attending, may result in a reduction to my Direct Loans (including previously disbursed loans). This may create an outstanding balance to the College for which I am liable.

Print Name: \_\_\_\_\_ SCCC ID: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Please submit to your Campus Financial Aid Office**