

FORM LONLIM - IDAHO STATE UNIVERSITY  
LOAN LIMIT PROBLEM NOTICE - INFORMATION ONLY

23-24

LONLIM-24

Federal Regulations limit the amount of loan you are allowed to borrow. Our records indicate you have reached the maximum or you are very close to the maximum amounts.

Office of Financial Aid, Idaho State University, Museum Building, Third Floor  
921 S 8<sup>th</sup> Ave, Stop 8077, Pocatello, ID 83209-8077  
Phone: (208)282-2756 Fax: (208)282-4755 Email: [financialaid@isu.edu](mailto:financialaid@isu.edu)  
Scan and Upload: [isu.edu/financialaid/upload](https://isu.edu/financialaid/upload)

University Place, Bennion Student Union Building, Student Services Office  
1784 Science Center Dr, Idaho Falls, ID 83402 Phone: (208)282-7704

Federal regulations limit the amount of subsidized and unsubsidized loan that a student can borrow. There are both annual and aggregate (lifetime) loan limits depending upon a student's class level, degree level, and dependency status.

**Undergraduate dependent students** who have not obtained a first bachelor degree and students who are working on a second or subsequent bachelor degree are limited to a total amount of \$31,000 (no more than \$23,000 of this amount may be in subsidized loans).

**Undergraduate independent students** who have not obtained a first bachelor degree and students who are working on a second bachelor degree are limited to a total amount of \$57,500 (no more than \$23,000 of this amount may be in subsidized loans).

**Subsidized Loan Maximum Eligibility Period:** There is a limit on the maximum period of time (measured in academic years) that a student can receive subsidized loans. In general, a student may not receive subsidized loans for more than 150% of the published length of his/her program. If a student receives subsidized loans for one program and then changes to another program, the subsidized loans received for the earlier program will generally count against the new maximum eligibility period.

**Graduate and professional students** are limited to a total amount of \$138,500 (no more than \$65,500 of this amount may be in subsidized loans). The graduate debt limit includes subsidized and unsubsidized loans received during undergraduate study.

If you feel the reported figures are not accurate, please contact the Office of Financial Aid in Pocatello at (208)282-2756.

If you have reached your lifetime federal loan limits, you may need to consider an alternative loan available through a private lender.

For more information on loans, please visit <https://www.isu.edu/financialaid/loan-information/>.