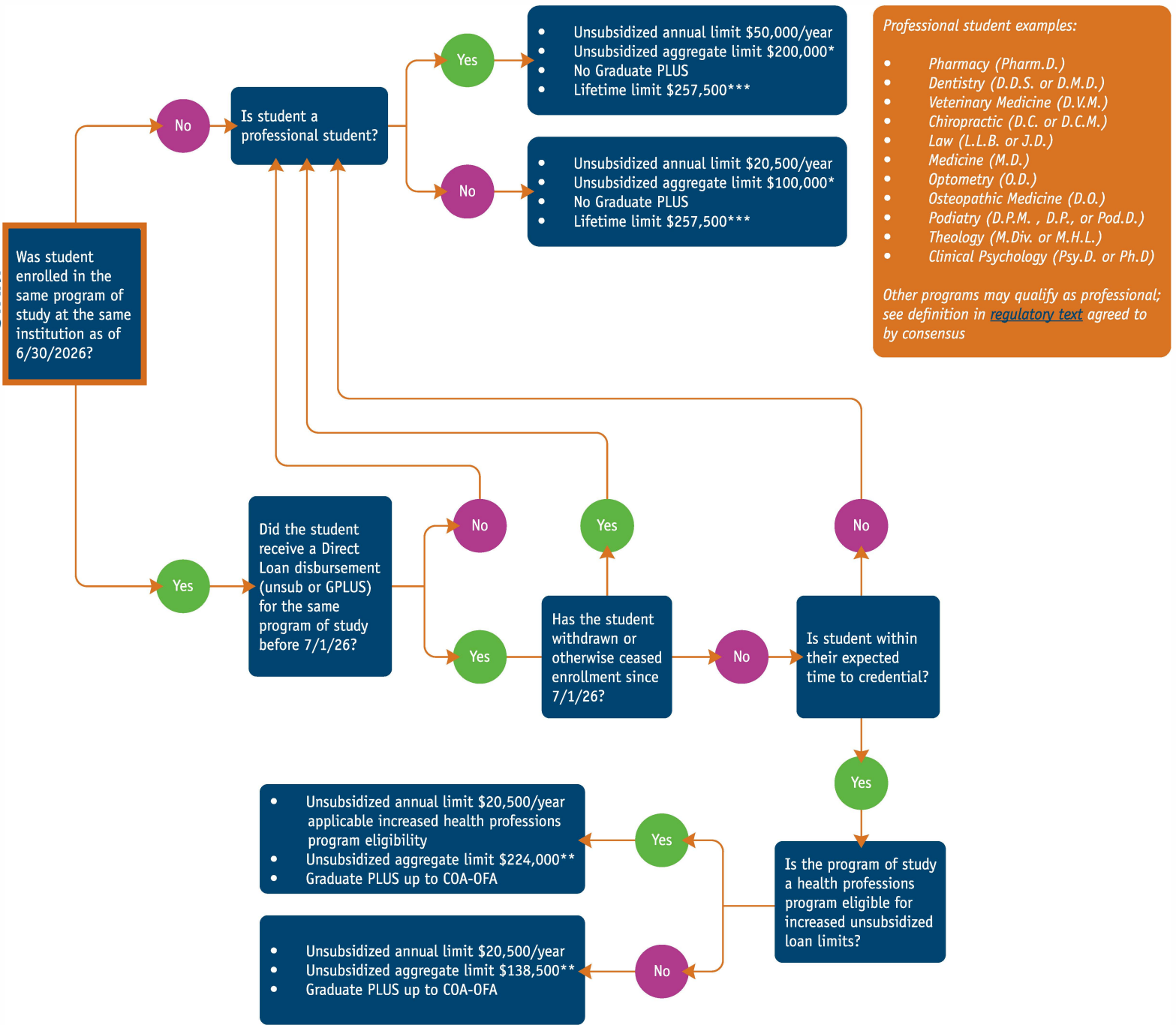


# 2026-27 & BEYOND GRADUATE/PROFESSIONAL STUDENT LOAN BORROWING LIMITS

START



- Professional student examples:*
- Pharmacy (Pharm.D.)
  - Dentistry (D.D.S. or D.M.D.)
  - Veterinary Medicine (D.V.M.)
  - Chiropractic (D.C. or D.C.M.)
  - Law (L.L.B. or J.D.)
  - Medicine (M.D.)
  - Optometry (O.D.)
  - Osteopathic Medicine (D.O.)
  - Podiatry (D.P.M., D.P., or Pod.D.)
  - Theology (M.Div. or M.H.L.)
  - Clinical Psychology (Psy.D. or Ph.D.)
- Other programs may qualify as professional; see definition in regulatory text agreed to by consensus*

*Expected time to credential is, from July 1, 2026, the expected time for a student to complete a program that is equal to or the lesser of—*

- *three academic years, as defined in 34 CFR 668.3; or*
- *the period determined by calculating the difference between—*
  - o *the program length for the program of study in which is enrolled; and*
  - o *the period of such program of study that such individual has completed as of the date of the determination*

*\*Excludes undergraduate borrowing  
\*\*Applies to combined undergraduate and graduate/professional borrowing  
\*\*\*Includes amounts canceled, repaid, forgiven, or discharged. Excludes PLUS loans.*