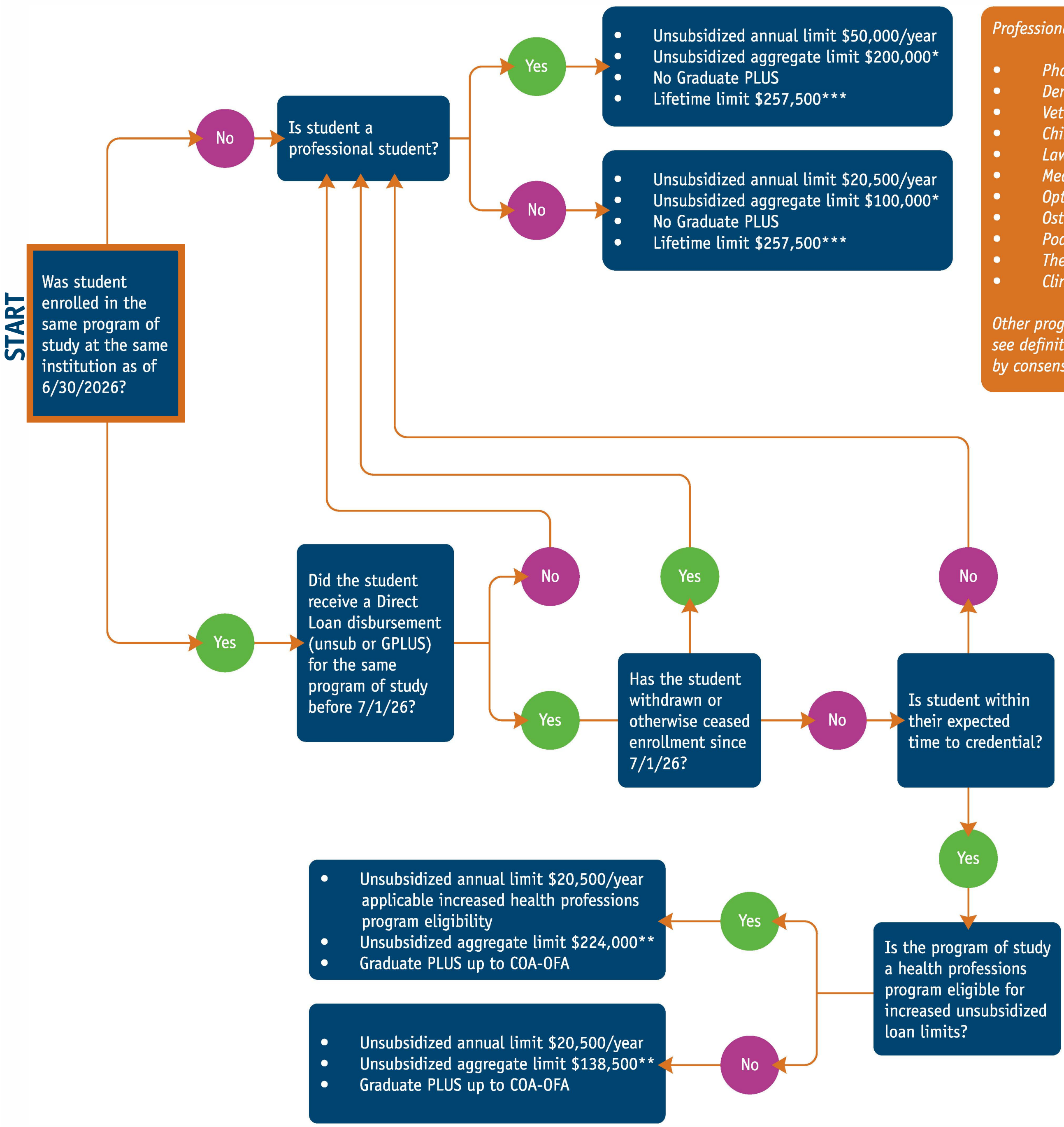
2026-27 & BEYOND GRADUATE/PROFESSIONAL STUDENT LOAN BORROWING LIMITS



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—*
  - *the program length for the program of study in which is enrolled; and*
  - *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.*

All information on this page is tentative pending issuance of final regulatory text by the Department of Education