



Important Loan Update on Proposed Rules under the One Big Beautiful Bill Act (OBBBA)

Dear Students and Parents,

This notification serves to share information about proposed federal regulations that may affect how certain federal student aid programs are administered in the near future. The One Big Beautiful Act (OBBBA), signed into law on July 4, 2025, introduces major updates to federal financial aid programs—including revised loan limits, new repayment options, and updated eligibility rules—for both current and future students. Because transparency is important, we want to ensure you are aware of this proposal and understand what it could mean for you as a student and/or parent loan borrower.

The proposed update to CFR 685.102(b) involves changes to the definitions and requirements used in the Federal Direct Loan Program. These definitions help determine how schools participate in federal aid programs and how student eligibility is evaluated. At this stage, the regulation is **not yet final**. It has been released for public comment, which means individuals, schools, and organizations may provide feedback before the Department of Education makes any final decisions.

Here is what you should know regarding the proposal:

Parent PLUS Loans – New Limits

Updated annual and lifetime borrowing limits now apply to Parent PLUS loans. These limits are set per student.

- Annual limit: \$20,000 per student
 - It is recommended that parents borrow no more than \$16,000 per year to allow for sufficient availability of funds for a program of study longer than two years
- Lifetime limit: \$65,000 per student

Exception (legacy provision) for **currently enrolled students**

Parent(s) may continue borrowing Parent PLUS loans under the *previous limits* for the remaining published program length of your current program or up to three academic years - whichever is shorter - **if all of the following conditions are met:**

- You are enrolled as of June 30, 2026, and
- You or your parent(s) *previously* borrowed a federal loan for your current academic program, and
- You remain in the same degree/certificate type through graduation

Any withdrawal or graduation after June 30, 2026 will remove eligibility for the legacy provision and you will be subject to the new PLUS limitations.

Student Loan Limited Eligibility – Enrollment Status

Full time enrollment will be required for full Federal Student Loan eligibility effective July 1, 2026. Currently, Federal and State grants are prorated for students enrolled less than full time, and student loans will now be subject to similar reductions.

Full-Time Enrollment Requirements

Colleges of Business, Occupational & Health Professions	12 Credit Hours per Quarter
College of Applied Technologies	6 Credit Hours per Session

If you enroll in fewer than full-time credit hours, your loan eligibility will be reduced and prorated based on the number of credits you take during the specified loan period/academic year.

We encourage students to enroll full-time to make the most of their financial aid opportunities and to shorten their path to graduation. Students enrolled in the Colleges of Business, Occupational Professions & Health Professions should complete and finalize their academic plans.

Consult advisor@unoh.edu for assistance.

Any aid reductions due to less than full-time enrollment may result in a balance due for the affected term(s). Please make payment arrangements with the Business Office at businessoffice@unoh.edu or 419-998-3150. You may also explore additional loan options such as the Parent PLUS Loan (for dependent students) or Private Education Student Loans if necessary to assist with account balances.

We are monitoring the proposal closely and will share updates if the regulation is finalized with changes to the proposed rules.

We understand that federal regulations can feel complicated, and we are committed to keeping you informed every step of the way. Our financial aid office is available to answer general questions and support you as more information becomes available.

Sincerely,

UNOH Financial Aid