

2026-2027 Undergraduate Federal Aid Updates

Federal Aid Changes for Undergraduate Students (Fall 2026 and Forward)

Updated to reflect the Better Borrowing for Students (BBB) regulations

Beginning July 1, 2026, new federal regulations will update how undergraduate students and families access federal financial aid. These changes apply to all undergraduate programs, including the SCI-Arc B.Arch program.

Direct Subsidized & Unsubsidized Loans

Undergraduate students will continue to have access to both federal loan programs.

What stays the same:

- Annual loan limits remain unchanged
- Eligibility is based on financial need (Subsidized) or general eligibility criteria (Unsubsidized)
- Interest benefits for Subsidized Loans remain in place

Annual loan limits continue to range from \$5,500 to \$12,500 depending on grade level and dependency status.

Parent PLUS Loans

The Parent PLUS Loan program will remain available for parents of dependent undergraduate students.

What's changing:

- Borrowing is still allowed up to the student's full Cost of Attendance (minus other aid)
- The BBB regulations introduce new borrower protections, including:
 - Greater transparency around repayment expectations
 - Improved disclosures regarding parent debt
 - Possible strengthened credit and debt assessments

These changes aim to promote responsible borrowing while maintaining access to funding.

Aggregate (Lifetime) Loan Limits

Undergraduate lifetime borrowing caps remain in place.

- **Dependent undergraduates:** Up to **\$31,000** total

- **Independent undergraduates:** Up to **\$57,500** total

These totals include both Subsidized and Unsubsidized Loans.

Pell Grants

Pell Grant eligibility rules remain unchanged under the new regulations.

- Award amounts continue to be based on the Student Aid Index (SAI)
- Maximum Pell awards will be adjusted annually
- Enrollment intensity continues to determine partial eligibility