



Financial Aid Office

6420 SE 15th St • Midwest City, OK 73110 • Student Services Building, Room 200
Phone: (405) 733-7424 • Fax: (405) 736-0359 • Email: finaid@rose.edu

2025-2026 Exceeded Loan Limits

Student Name: _____ RSC Student ID#: _____

****Please fill out in Blue or Black Ink only****

****Scanned or printed copies only, photos of completed forms will not be accepted****

Federal regulations specify certain aggregate loan limits for undergraduate borrowers. Specifically an undergraduate **dependent** student can borrow a maximum of \$31,000 with no more than \$23,000 in subsidized loan funds while an undergraduate **independent** student can borrow a maximum of \$57,500 with no more than \$23,000 in subsidized loan funds.

Based on data provided by the National Student Loan Data System, you may have received federal loan funds in excess of or close to the loan limits established by the Department of Education. Because your loan debt is close to these limits, our office would like to assist you in planning your future loan borrowing.

Your educational plans may involve finishing your associate's degree here at RSC and/or continuing with the pursuit of a bachelor's degree at another college and you will likely need to rely on Federal Direct Loans to meet the cost of this continued education. It is imperative for you to understand your current loan debt and remaining loan eligibility in order to make wise decisions for your future.

Please visit the Federal Student Aid website to answer the following questions. Visit studentaid.gov, log in with your FSA ID, click on My Aid, and complete the box below:

Current subsidized loan balance	\$
Current unsubsidized loan balance	\$
Total combined loan debt	\$

It is also important to understand the repayment options available to you. Please visit studentaid.gov for repayment plans and calculators that will assist you in estimating your current debt loan repayment amount.

Please mark your preference below regarding your future student loans and return this completed form to the RSC Financial Aid Office. No further aid will be disbursed until this form is returned to the RSC Financial Aid Office.

- ☐ I understand my current loan debt and wish to continue to borrow additional Direct Student Loans
- ☐ I understand my current loan debt and **DO NOT** wish to borrow any additional Direct Student Loans at this time.

Student Signature: _____ Date: _____

RSC Financial Aid Office Use Only

Reviewed By: _____ Date: _____

Comments: _____