

150% Subsidized Usage Limit

In reference to the Department of Education's 150% rule for Subsidized loans that went into effect for new borrowers beginning July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans.

In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. This is called your "maximum eligibility period". You can usually find the published length of any program of study in your school's catalog.

For example:

- If you are enrolled in a 2-year associate degree program, the maximum period for which you can receive Direct Subsidized Loans is 3 years (150% of 2 years = 3 years).
- If you are enrolled in a 1-year certificate program, the maximum period for which you can receive Direct Subsidized Loans is 1.5 years (150% of 1 years = 1.5 years).
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 - Note: Your maximum eligibility period is based on the published length of your current program. This means that your maximum eligibility period can change if you change programs. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you received for the earlier program will generally count against your new maximum eligibility period