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Student's CCA ID Number

2026-2027 Direct Loan Lifetime Maximum Reached or Exceeded Form

Entire form must be completed in black ink

Student's Printed Name: _____ Phone Number: _____

Based on information reported to the National Student Loan Database System (NSLDS) by institutions you have attended, you may have received a total amount of Federal Direct Stafford Loan funds that is **EQUAL TO** or **MORE THAN** the total amount you are eligible for in your lifetime. The total amount that an undergraduate student may borrow for their academic career is called Aggregate Limit and is based on your status as a dependent or independent student. You can view your loan information online by logging into your Federal Student Aid portal (<https://studentaid.gov>).

Lifetime Aggregate limits for Federal Direct Subsidized and Federal Direct Unsubsidized student loans are listed below:

	DEPENDENT STUDENT	INDEPENDENT STUDENT
Lifetime Aggregate (total of all loans)	\$31,000 total; Up to \$23,000 may be Subsidized	\$57,500 total; Up to \$23,000 may be Subsidized

1. If you have reached your lifetime aggregate limit, you are not able to borrow any more student loans. Please read the information below and **initial** next to each statement in understanding.

_____ I understand that I cannot borrow any more Federal Direct Stafford Loans

_____ I have reviewed my loan information on FSA (<https://studentaid.gov/>)

_____ Other aid that I am eligible for will be processed by the CCA Financial Aid Office

2. If you have received more than your lifetime eligibility for loans for any reason, you are **not** eligible for *any* type of financial aid. This includes Federal Pell Grant, and Federal Direct Stafford Loans.

a. You may be able to regain your eligibility by:

i. Repaying the amount on loans received that exceeds the lifetime aggregate limit;

OR

ii. Arrange with your loan servicer to pay back the extra amount. Loan servicers will allow a student to "reaffirm" that they will repay the extra amount

3. When you have paid or made an arrangement to pay back the extra loan amount, please **read and initial ONE** of the statements below.

_____ I have paid back the full amount of the loan that I received that was more than my lifetime aggregate limit. I am turning in the confirmation letter that was sent to me by my lender.

OR

_____ I have made a repayment plan with my loan servicer. I am turning in the confirmation letter that was sent to me by my lender.

4. Attach the confirmation letter that your lender sent to you.

Certification Statement: *I certify that all the information reported to qualify for federal aid is complete and correct to my knowledge. If additional documentation is required, I will submit those documents in a timely manner. I understand that if I purposely give false or misleading information, I may face legal consequences, and my financial aid may be terminated.*

Student Signature _____ Date _____

IMPORTANT: Financial Aid can only pay for the classes required by your declared major. Please refer to your degree check or make an appointment with your advisor.

The Community College of Aurora prohibits all forms of discrimination and harassment including those that violate federal and state law, or the State Board for Community Colleges and Occupational Education Board Policies 3-120 and 4-120. The College does not discriminate on the basis of sex/gender, race, color, age, creed, national or ethnic origin, physical or mental disability, veteran status, pregnancy status, religion, genetic information, gender identity, or sexual orientation in its employment practices or educational programs and activities. The Community College of Aurora will take appropriate steps to ensure that the lack of English language skills will not be a barrier to admission and participation in vocational education programs.

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