



Your 2021-2022 Free Application for Federal Student Aid (FAFSA) indicates that you have exceeded your subsidized, unsubsidized, and/or aggregate undergraduate federal student loan limit(s). In order to receive federal and/or state financial aid at North Georgia Technical College, a Reaffirmation Agreement is required to regain eligibility for financial aid.

What should I do if I've exceeded the federal loan limit(s)?

1. You may login to www.nslds.ed.gov with your FSA ID and password or call the U.S. Department of Education at 1-800-433-3243 to find out the name of your loan servicer(s).
2. Contact your loan servicer(s) and discuss your options to receive a Reaffirmation Agreement
3. Follow the instructions provided by your loan servicer(s) to receive and complete any required paperwork sent
4. Once you have completed the required steps, your loan servicer(s) will sent NGTC a copy of your Reaffirmation Agreement
5. If you have multiple loan servicer(s), a Reaffirmation Agreement **must** be provided for each servicer.

What are the Federal loan limits set by the U.S. Department of Education?

The aggregate federal loan amount is based on your student status as determined by the U.S. Department of Education. Dependent students are able to borrow up to \$31,000 and no more than \$23,000 may be in subsidized loans. Independent students are able to borrow up to \$57,500 and no more than \$23,000 may be in subsidized loans.

<u>Student Status</u>	<u>Subsidized Limit</u>	<u>Unsubsidized Limit</u>	<u>Aggregate (Total) Limit</u>
Dependent	\$23,000	\$8,000	\$31,000
Independent	\$23,000	\$34,500	\$57,500

For more information regarding federal student loans and aggregate limits, please visit the U.S. Department of Education's website, Federal Student Aid, at <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#how-much>

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