



Wayne County Community College District

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Financial Aid

2026-27 Changes to Federal Loans

Effective July 1, 2026, changes made by the **One Big Beautiful Bill Act (OBBBA)** affect how Federal Direct Loan amounts are determined for students who are enrolled less than full time (6-11 credit hours)

What This Means for You

Beginning with the **2026-27 aid year**, if you are enrolled less than full time, your Federal Direct Loan eligibility may be reduced based on the number of credits in which you are enrolled.

At WCCCD, **full-time enrollment is 12 or more credit hours**. Students enrolled in **6–11 credit hours** may be eligible for a Federal Direct Loan; however, their annual loan eligibility will be subject to a **Schedule of Reduction (SOR)**.

The Schedule of Reduction means that your annual loan eligibility is adjusted based on your enrollment level. As a result, you may not be eligible to borrow the full annual loan amount that would otherwise be available to a full-time student.

Important: Changes to Your Enrollment May Affect Your Loan

Your loan eligibility is based on your enrollment status. If you are awarded a Federal Direct Loan while enrolled full time and later:

- withdraw from one or more classes,
- drop a class,
- change your schedule and become enrolled less than full time or
- otherwise experience a decrease in your enrollment, your Federal Direct Loan eligibility may be recalculated. This could result in a **reduction to your loan award**, even if the loan was originally awarded when you were enrolled full time.
- Additionally, Fall only loans are limited to those who are graduating at the end of the fall semester. A copy of a submitted graduation application is required to have a Fall only loan processed. Students **must** upload a copy of the graduation application with their loan request.

Before making changes to your class schedule, contact the District Financial Aid Office to determine whether the change could affect your financial aid or Federal Direct Loan eligibility.