



2026-27 Excessive Loan Limit Form)

Direct Subsidized and Unsubsidized Loans

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WHY YOU RECEIVED THIS FORM

Federal records indicate that you are approaching or may have exceeded an annual or lifetime aggregate Direct Loan limit. Approaching a limit does not make you ineligible, but it may reduce the amount you can borrow. If you exceeded a limit through inadvertent overborrowing, you cannot receive additional Title IV aid until the issue is resolved.

1 Student information

LAST NAME

FIRST NAME

M.I.

DALLAS COLLEGE STUDENT ID

STUDENT EMAIL

STUDENT PHONE NUMBER

2 Undergraduate aggregate loan limits

BORROWER CATEGORY	COMBINED LIMIT	MAXIMUM SUBSIDIZED
Dependent undergraduate	\$31,000	\$23,000
Independent undergraduate and certain dependent students	\$57,500	\$23,000

These limits generally measure outstanding principal borrowed for undergraduate study. Capitalized interest is not counted. Dallas College will determine your remaining eligibility using federal loan history.

3 Your current status - select one

☐ **APPROACHING A LIMIT:** I understand that my 2026-27 loan eligibility may be reduced to the amount remaining under my applicable annual and aggregate limits.

☐ **LIMIT EXCEEDED:** I understand that Title IV eligibility is suspended until the inadvertent overborrowing issue is resolved.

☐ **REVIEW REQUESTED:** I believe the federal loan history or limit calculation may be incorrect and request a Dallas College review.

IF YOU EXCEEDED A LIMIT

Complete Section 4 on Page 2. Your statement alone does not restore eligibility. Dallas College must receive confirmation from the loan servicer or loan holder, or verify the resolution in NSLDS, before additional Title IV aid can be awarded or disbursed.



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REQUIRED PROOF

Submit confirmation from the applicable loan servicer or loan holder unless Dallas College can verify the resolution in NSLDS. Do not submit only this form. Financial Aid must document the resolution before restoring eligibility.

4 Resolution status - complete only if a limit was exceeded

- ☐ **REPAID IN FULL:** I repaid the excess loan amount. I attached confirmation from the loan servicer or loan holder, unless Dallas College can verify repayment in NSLDS.
- ☐ **REAFFIRMATION COMPLETED:** I signed a reaffirmation agreement and it was accepted by the loan servicer or holder. I attached confirmation unless it is reflected in NSLDS.
- ☐ **LOAN CONSOLIDATED:** The loan that caused the excess was included in a Direct Consolidation Loan. Dallas College must verify the consolidation in NSLDS.
- ☐ **NOT RESOLVED:** I have not resolved the excess and need instructions from Dallas College.

LOAN SERVICER OR HOLDER - IF KNOWN

DATE RESOLVED OR AGREEMENT ACCEPTED

5 Student certification and signature

I certify that the information provided is accurate. I understand that this form alone does not restore eligibility and that Dallas College must verify and document the resolution.

STUDENT SIGNATURE

DATE

6 Financial Aid Office use only

- ☐ Resolution verified in NSLDS ☐ Servicer/loan-holder confirmation reviewed ☐ Not verified

DATE VERIFIED

STAFF MEMBER

ELIGIBILITY RESTORED EFFECTIVE DATE

LOAN, REAFFIRMATION, CONSOLIDATION, OR REVIEW NOTES