Loan Reductions for Less Than Full-Time Students

Undergraduate and Graduate Students

Beginning Fall 2026, student loans will be prorated each semester based on your enrollment level. This means the number of credit hours you take each semester will directly affect how much loan funding you can receive.

What's Changing?

Previously, students enrolled at least half-time could often receive up to their full annual loan amount. Under the new law, your loan eligibility will now be calculated each semester based on your enrollment intensity (how many credits you take). Only courses that count towards your degree program will be used in determining your enrollment intensity.

How Loan Schedule of Reduction Works (Per Semester)

Please note: *The amounts listed below represent estimated eligibility for one semester only and do not reflect eligibility for the full academic year. Actual award amounts may vary based on individual eligibility and enrollment.*

DEPENDENT UNDERGRADUATE STUDENTS *(students who include parent information on the FAFSA)*

Grade Level	Annual Limit	12 hrs (100%)	9 hrs (75%)	6 hrs (50%)
Freshman	$5,500	$2,750	$2,063	$1,375
Sophomore	$6,500	$3,250	$2,438	$1,625
Junior	$7,500	$3,750	$2,813	$1,875
Senior	$7,500	$3,750	$2,813	$1,875

INDEPENDENT UNDERGRADUATE STUDENTS *(students who do not include parent information on the FAFSA)*

Grade Level	Annual Limit	12 hrs (100%)	9 hrs (75%)	6 hrs (50%)
Freshman	$9,500	$4,750	$3,563	$2,375
Sophomore	$10,500	$5,250	$3,938	$2,625
Junior	$12,500	$6,250	$4,688	$3,125
Senior	$12,500	$6,250	$4,688	$3,125

GRADUATE STUDENTS

Grade Level	Annual Limit	9 hrs (100%)	6 hrs (75%)	5 hrs (50%)
Graduate	$20,500	$10,250	$6868	$5740

What This Means for You

- Your loan amount each semester will depend on how many credit hours you take.
- For Undergraduate students: Taking fewer than 12 hours that count towards your degree program will reduce your loan eligibility.
- For Graduate students: Taking fewer than 9 hours that count toward your degree program will reduce your loan eligibility.
- Withdrawing from classes will reduce your loan eligibility.
- Students enrolled in less than full time will receive less loan funding than in previous years.
- No student can receive more than half of their annual loan amount in one semester.

We encourage you to carefully consider your enrollment level when planning your schedule.

Office of
Financial Aid & Scholarships
Northwestern State University of Louisiana