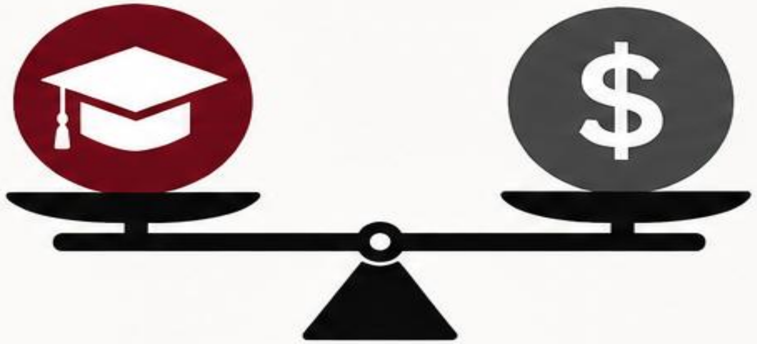
CAMPBELLSVILLE UNIVERSITY
Office of Financial Aid

SMALL CHANGES. BIG FINANCIAL AID IMPACT.

OB3, SOR & What Everyone Needs to Know

Federal Student Aid Changes for 2026–27



REMEMBER: Federal aid only pays for coursework that applies to the student's program of study.

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FEDERAL STUDENT AID CHANGED JULY 1, 2026

EFFECTIVE
JULY
1
2026

The One Big Beautiful Bill Act (**OBBBA**), also known as the Working Families Tax Cuts Act (**OB3**), brings important changes to federal student aid.

WHAT'S CHANGING?

NEW LOAN LIMITS

New annual and lifetime limits for undergraduate, graduate, professional, and Parent PLUS loans.

GRAD PLUS ELIMINATED

Grad PLUS loans are eliminated for most new borrowers.

SCHEDULE OF REDUCTIONS (SOR)

If you are enrolled less than full-time, your annual Direct Loan eligibility may be reduced.

NEW LIFETIME BORROWING LIMITS

Maximum amounts you can borrow over your lifetime are changing.

MORE RULES. MORE IMPACT.

These changes affect how much you can borrow and when you are eligible.

ENROLLMENT CHANGES CAN AFFECT YOUR AID.

Talk with the CU Office of Financial Aid **before** dropping courses or **changing** your enrollment.

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WHAT CHANGED WITH FEDERAL STUDENT LOANS?

New rules began July 1, 2026 under the One Big Beautiful Bill Act (OBBBA/OB3).

UNDERGRADUATE STUDENTS

Direct Subsidized & Unsubsidized Loans

ANNUAL LIMITS

Dependent Students	Independent Students
Up to **$5,500** total first-year limit (up to $3,500 subsidized)	Up to **$9,500** total first-year limit (up to $3,500 subsidized)

PARENT PLUS LOANS

Up to $20,000 per year
$65,000 total per student

SOR may reduce your annual loan eligibility if you are enrolled less than full-time.

GRADUATE STUDENTS

Direct Unsubsidized Loans
(No annual limit for subsidized loans)

ANNUAL LIMIT
$20,500
per year

AGGREGATE LIMIT
$100,000
total

Grad PLUS loans are eliminated for most new borrowers.

SOR may reduce your annual loan eligibility if you are enrolled less than full-time.

PROFESSIONAL STUDENTS

Direct Unsubsidized Loans
(No annual limit for subsidized loans)

ANNUAL LIMIT
$50,000
per year

AGGREGATE LIMIT
$200,000
total

Includes Chiropractic and MDiv programs, along with other professional programs.

Grad PLUS loans are eliminated for most new borrowers.

SOR may reduce your annual loan eligibility if you are enrolled less than full-time.

Includes Chiropractic & MDiv

NOT ALL BORROWERS ARE AFFECTED THE SAME WAY.

Some continuing students may qualify for temporary protection under prior rules.

QUESTIONS?

Contact the CU Office of Financial Aid.

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SOME CONTINUING STUDENTS HAVE TEMPORARY PROTECTION

If you were already working toward your degree before July 1, 2026, you may be eligible for temporary protection under the prior loan rules.

YOU MAY QUALIFY IF:

You were enrolled in your program on or before **June 30, 2026**

&

You received a Direct Loan for that program before **July 1, 2026**

If you qualify, you may be able to **keep certain prior loan limits** for a limited time while you continue in your program.

IMPORTANT TO KNOW

- This is **temporary** protection, not a permanent exemption.
- Protection lasts for a limited time based on your program's length (Time to Credential).
- Do not assume you qualify. Rules are complex and vary by situation.

FINANCIAL AID WILL DETERMINE WHETHER YOU QUALIFY.

Contact the Office of Financial Aid if you have questions about your loans.

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TAKING LESS THAN FULL-TIME CAN REDUCE YOUR LOANS

Introducing **SOR:** Schedule of Reductions

If you are enrolled less than full-time when we check your enrollment, your annual Direct Loan eligibility may be reduced.
Less enrollment = Less Loan.

CHECKPOINTS MATTER

We review enrollment after each census date. Changes could impact current or future loans.

WHAT IS SOR?

Schedule of Reductions (SOR) is a federal rule that reduces your annual Direct Loan eligibility when you are enrolled **less than full-time.**

Full-Time Enrollment
Higher loan eligibility

Less Than Full-Time
Loan eligibility is reduced

CU FULL-TIME DEFINITIONS

UNDERGRADUATE

12
credit hours

Full-time = 12 credit hours or more per semester

GRADUATE / PROFESSIONAL

6
credit hours

Full-time = 6 credit hours or more per semester

BEFORE YOU DROP OR CHANGE YOUR SCHEDULE,

talk with Financial Aid to understand how it could affect your current or future loans.

STAY ENROLLED. STAY INFORMED.

Your enrollment today can impact your loans tomorrow.

Questions?
Contact the Office of Financial Aid.

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ONLY COURSES THAT APPLY TO YOUR PROGRAM OF STUDY COUNT FOR FEDERAL AID.

Courses not required for your degree do not count toward enrollment or loan eligibility.

BEFORE YOU DROP OR CHANGE YOUR SCHEDULE,

talk with Financial Aid to understand how it could affect your current or future loans.

STAY ENROLLED. STAY INFORMED.

Your enrollment today can impact your loans tomorrow.

Questions?
Contact the Office of Financial Aid.

YOUR GOALS. OUR SUPPORT. | *We're here to help.* | finaid@campbellsville.edu | 270-789-5013 | campbellsville.edu/finaid

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HERE'S WHAT THAT COULD LOOK LIKE

Dependent Sophomore – SOR Example

FALL

12 HOURS
WHEN AID DISBURSED

FINISHES WITH
6 HOURS

SPRING

ENROLLS IN
9 HOURS

IMPACT ON SPRING LOAN

EXPECTED SPRING LOAN	$3,250
AFTER SOR	$845

= **$2,405** LESS THAN EXPECTED

FINANCIAL AID CALCULATES THE SOR AMOUNT FOR YOU.
Loan eligibility can change based on the classes you take and the hours you complete.

BEFORE YOU DROP OR CHANGE YOUR SCHEDULE,
talk with Financial Aid to understand how it could affect your loans.

Questions?
Contact the CU Office of Financial Aid.

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THE SURPRISE WE WANT TO PREVENT

"But My Spring Aid Was Already Showing!"

WHAT THE STUDENT SEES INITIALLY:

WORKDAY

Spring charges covered by anticipated aid

→ Fall enrollment changes

→ SOR recalculation occurs

→ Spring loan eligibility decreases

→ Student may now have a Spring balance

BIG TAKEAWAY:

Aid showing in Workday is based on your eligibility at that time.
Enrollment changes can change it.

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A NEW BALANCE DOESN'T AUTOMATICALLY MEAN MORE AID

SOR may reduce the loan. It does not increase other aid to replace it.

WHAT WILL NOT BE ADDED OR INCREASED

If your loan is reduced because of SOR, **other federal, state, or institutional aid will not automatically increase** to replace it.

- Federal or state grants
- Institutional scholarships/grants
- Performance grants
- Other institutional funds

POSSIBLE OPTIONS MAY INCLUDE:

PARENT PLUS LOAN (if eligible)

- For dependent undergraduate students
- Parent borrower
- Subject to credit approval and applicable federal limits

PRIVATE EDUCATION LOAN

- Student applies with a private lender
- Credit approval required
- Cosigner may be needed

PAYMENT ARRANGEMENTS

- Payment plan options may be available
- Contact the Bursar's Office for details

IMPORTANT TO REMEMBER: Changes to your enrollment can change your aid eligibility. Talk with Financial Aid before making decisions about your classes.

Questions?
Contact the Office of Financial Aid.

BEFORE YOU MAKE A CHANGE...
Talk to Financial Aid

TALK TO US BEFORE YOU:

- Drop a class
- Reduce your credit hours
- Go part-time
- Sit out a semester
- Change programs
- Enroll in a course that may not apply to your program

ASK BEFORE YOU ACT.

OFFICE OF FINANCIAL AID

Administration Building #17

finaid@campbellsville.edu

270-789-5013

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We're here to help.

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FINANCIAL AID BASICS *That Still Matter*

REMEMBER: Federal aid only pays for coursework that applies to the student's program of study.

SAP
SATISFACTORY ACADEMIC PROGRESS

Financial aid eligibility is about more than GPA.

THREE COMPONENTS:

GPA
Undergraduate: 2.0
Graduate & Professional: 3.0
Some exceptions apply

COMPLETION RATE
Minimum: 67%
(Completed hours ÷ Attempted hours)

MAXIMUM TIMEFRAME
Maximum: 150%
(Of published program length)

SAP requirements continue to apply alongside the new SOR rules.

PARTICIPATION

You must actually begin and participate in your courses.

- Attend and engage from the start
- Participation is verified for every course of every term
- Not participating can affect your financial aid eligibility
- Financial aid only pays for coursework you actually attend and participate in

FAFSA

Your FAFSA is the first step to receiving financial aid.

- File every year
  Available each year on October 1st
- Respond when corrections or additional information are requested
- Filing early helps ensure you don't miss important deadlines

WORKDAY

Stay informed and complete what's needed.

- Read Financial Aid messages
- Check missing requirements
- Submit requested documentation
- Read and complete the next steps
- Don't ignore Financial Aid warnings

Questions? We're here to help!
Reach out to Financial Aid before making changes to your classes.

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WE'RE HERE TO HELP YOU SUCCEED!

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Questions? Concerns?

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