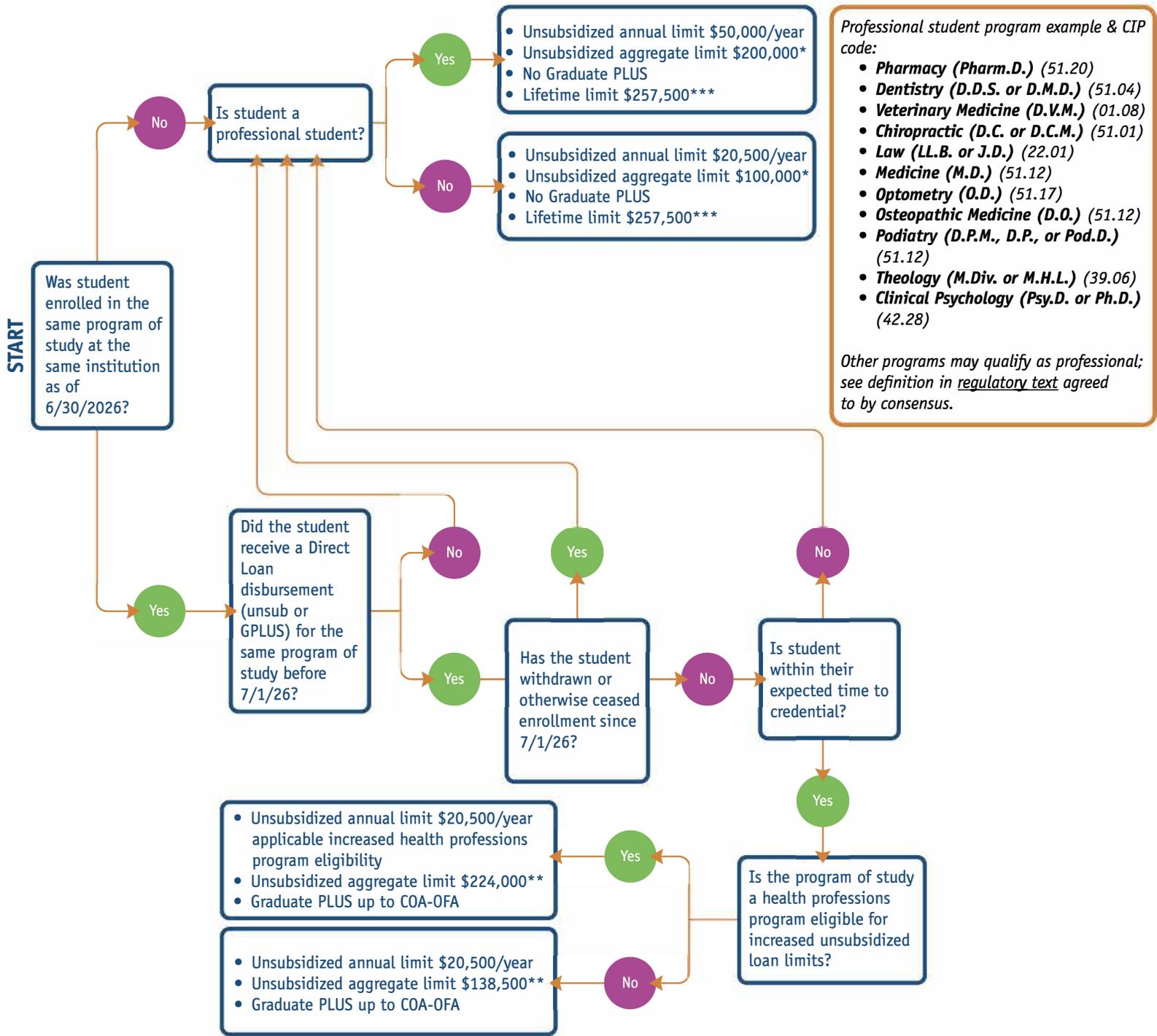


2026-27 & BEYOND GRADUATE/PROFESSIONAL STUDENT LOAN BORROWING LIMITS



Professional student program example & CIP code:

- **Pharmacy (Pharm.D.)** (51.20)
- **Dentistry (D.D.S. or D.M.D.)** (51.04)
- **Veterinary Medicine (D.V.M.)** (01.08)
- **Chiropractic (D.C. or D.C.M.)** (51.01)
- **Law (LL.B. or J.D.)** (22.01)
- **Medicine (M.D.)** (51.12)
- **Optometry (O.D.)** (51.17)
- **Osteopathic Medicine (D.O.)** (51.12)
- **Podiatry (D.P.M., D.P., or Pod.D.)** (51.12)
- **Theology (M.Div. or M.H.L.)** (39.06)
- **Clinical Psychology (Psy.D. or Ph.D.)** (42.28)

Other programs may qualify as professional; see definition in regulatory text agreed to by consensus.

Expected time to credential is, from July 1, 2026, the expected time for a student to complete a program that is equal to or the lesser of—

- *three academic years, as defined in 34 CFR 668.3; or*
- *the period determined by calculating the difference between—*
 - o *the program length for the program of study in which is enrolled; and*
 - o *the period of such program of study that such individual has completed as of the date of the determination.*

**Excludes undergraduate borrowing*
***Applies to combined undergraduate and graduate/professional borrowing*
****Includes amounts canceled, repaid, forgiven, or discharged. Excludes PLUS loans.*

All information on this page is tentative pending issuance of final regulatory text by the Department of Education.