



Blue Mountain Community College
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DIRECT SUBSIDIZED LOANS MAXIMUM ELIGIBILITY PERIOD OR 150% RULE

If you are a first-time borrower on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. This time limit does not apply to Direct Unsubsidized Loans or Direct PLUS Loans. If this limit applies to you, you may not receive Direct Subsidized Loans for more than 150 percent of the published length of your program. This is called your “maximum eligibility period.” Your maximum eligibility period is generally based on the published length of your current program. You can find the published length of any program of study in the [catalog](#).

For example, if you are enrolled in a:

- Two-year associate degree program, the maximum period for which you can receive Direct Subsidized Loans is three years (150 percent of 2 years = 3 years)
- One year [certificate \(financial aid eligible\)](#), the maximum period for which you can receive Direct Subsidized Loans is 1.5 years (150 percent of 1 years = 1.5 years)

Because your maximum eligibility period is based on the length of your current program of study, your maximum eligibility period can change if you change to a program that has a different length. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you received for the earlier program will generally count toward your new maximum eligibility period.

When your loan request is processed, the loan is originated and transmitted to the Department of Education for approval, it is during this process that BMCC may receive loan limit notification and your award letter adjusted.

Loans are also submitted to the National Student Loan Data System (NSLDS), and information will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

Additional information on Maximum Eligibility Period:

<https://ifap.ed.gov/eannouncements/attachments/051613DirectSubsidizedLoanLimit150PercentAnnounce1Attach.pdf>

Blue Mountain Community College is an Equal Opportunity Employer.
For a full EEO disclosure statement please go to www.bluecc.edu/EEO.