



METROPOLITAN STATE  
COLLEGE *of* DENVER

## GRADUATING SENIORS

Please be aware that a federal regulation may affect the amount of your subsidized and/or unsubsidized Federal Stafford Loan. Since fall semester 1995, we must prorate the loan amounts of **graduating seniors** who are attending only **one** semester of an academic year. This is a federal regulation and not an office policy. Pro-ration limits the amount of subsidized/unsubsidized loan a graduating senior can borrow. For example, a student graduating in December and is only attending **one** semester of the academic year, they are subject to pro-ration. However, if a student is graduating in May and attends both fall and spring, they are NOT subject to pro-ration. If a student indicates they are graduating, their file will be adjusted to a Fall only term and all spring aid will be cancelled. If you do not graduate in the fall, you are required to notify our office in writing to have your file adjusted to fall/spring. Please note that teachers in the last semester of the licensure program are not subject to proration of Federal Stafford Loans.

### PRO-RATION STAFFORD LOAN LEVELS:

#### For Dependent Students

<u>Enrollment</u>	<u>Sub. Limits</u>	<u>Combined Limits</u>
12 + actual hours	\$2750 Subsidized	\$3750 Subsidized / Unsubsidized combined total
9 – 11 actual hours	\$2063 Subsidized	\$2813 Subsidized / Unsubsidized combined total
6 – 8 actual hours	\$1375 Subsidized	\$1875 Subsidized / Unsubsidized combined total

#### For Independent Students

<u>Enrollment</u>	<u>Sub. Limits</u>	<u>Combined Limits</u>
12 + actual hours	\$2750 Subsidized	\$6250 Subsidized / Unsubsidized combined total
9 – 11 actual hours	\$2063 Subsidized	\$4688 Subsidized / Unsubsidized combined total
6 – 8 actual hours	\$1375 Subsidized	\$3125 Subsidized / Unsubsidized combined total

The Office of Financial Aid will certify your loan with this calculation and the other items that can affect loan amounts such as aggregate amounts already borrowed, cost of attendance, amount requested, transfer amounts, etc. We realize you may have many questions and concerns on this policy. Please contact our office at 303.556.8593 or visit us in Central Classroom 116.

Office of Financial Aid