

Changes Effective July 1, 2026

Federal Student Aid Changes from the One Big Beautiful Bill Act

The One Big Beautiful Bill Act (OBBB), passed by Congress on July 3, 2025, and signed into law on July 4, 2025, contained several provisions impacting federal student loans. These updates are highlighted below. Additional details will be added to this site if required. Unless otherwise noted, these changes will be effective July 1, 2026.

Even though you are enrolled in a graduate level program, as a law student, you are considered as Professional students, not graduate students.

The changes resulting from the "One Big, Beautiful Bill Act" apply differently depending on your borrowing history.

Legacy provisions for current borrowers

- Federal Direct Graduate PLUS Loan: Existing Atlanta's John Marsahll Law School student loan borrowers (also considered as Legacy students) who have borrowed a federal direct loan (Unsubsidized or Graduate PLUS Loan) prior to July 1, 2026, may retain eligibility for GPLs up to the Cost of Attendance for up to three academic years until June 30, 2029, or the remainder of their expected time to completion for their program, whichever is less. Once legacy borrowing provisions are reached, continuing students will be subject to the limits enacted by the OBBB legislation.
- Federal Direct Unsubsidized Stafford Direct Loan: Existing Atlanta's John Marsahll Law School student loan borrowers (also considered as Legacy students) who have borrowed a federal direct loan (Unsubsidized or Graduate PLUS Loan) prior to July 1, 2026, may continue borrowing \$20,500 of Federal Direct Unsubsidized Stafford Loans through June 30, 2029 or until the end of their program, whichever comes first. Once legacy borrowing provisions are reached, continuing students will be subject to the limits enacted by the OBBB legislation.
- Part-Time Enrollment Status Loan Changes: As of July 1, 2026, annual federal loan limits must be reduced for **ALL part-time students** (e.g., continuing part-time 1L, 2L, 3L and 4L students). The Office of Financial Aid will determine

federal loan award amounts for students enrolled in less-than-full-time status. Should you require additional funding up to the cost of attendance, you may apply for a private loan at <https://choice.fastproducts.org/FastChoice/home/3173300>

- Several changes were made to loan repayment options, including the creation of a new standard repayment plan and a new income-based repayment plan (RAP). Several existing plans will be eliminated on July 1, 2028. For more information, please visit studentaid.gov.

New borrowers (Incoming 1Ls) & First Time Federal Loan Borrowers

- Federal Direct Graduate PLUS Loans: Federal Direct Graduate PLUS Loans (GPLs) have been eliminated for new borrowers.
- Federal Direct Stafford Unsubsidized Loans: As of July 1, 2026, incoming **full-time** 1L students may be eligible for up to \$50,000 per year in Federal Direct Unsubsidized Loans, with an aggregate limit of \$200,000.
- Funds for Cost-of-Living Expenses: Incoming 1Ls, full-time and part-time may apply for private loans at <https://choice.fastproducts.org/FastChoice/home/3173300> should funds be required for living expenses.
- Part-time Enrollment Status: As of July 1, 2026, annual federal loan limits must be reduced for **ALL part-time students**. The Office of Financial Aid will determine federal loan award amounts for students enrolled in less-than-full-time status.
- The lifetime borrowing limit on all federal student loans, excluding Parent PLUS Loans is set to \$257,500 (\$57,500 as an undergraduate).
- Several changes were made to loan repayment options, including the creation of a new standard repayment plan and a new income-based repayment plan (RAP). Several existing plans will be eliminated on July 1, 2028. For more information, please visit studentaid.gov.