

Frequently Asked Questions – Federal Graduate PLUS Loan Program

1) Is the Federal Graduate PLUS Loan program going away?

Beginning July 1, 2026, the Federal Graduate PLUS Loan program will be discontinued for *new borrowers*.

2) What Does this mean for me at Juniata College?

Upon completion of the Free Application for Federal Student Aid (FAFSA), graduate students are still eligible to borrow up to \$20,500 per year (or \$10,250/term) in Federal Direct Unsubsidized Loans (up to \$100,000 aggregate limit).

Because of the low cost of Juniata's programs, see chart below, this Federal Direct Unsubsidized loan eligibility alone is typically sufficient to cover tuition and fees for most students whether they are carrying a full or part-time credit load, meaning the elimination of the Graduate PLUS program is not expected to impact Juniata graduate students.

	Amount (Per Semester)
Average Full Time Cost (12 credits, incl. fees)	\$9,820
Average Part Time Cost (6 credits, incl. fees)	\$4,910
Maximum Federal Unsubsidized Loan Eligibility	\$10,250
Difference (Loan Coverage Above Cost)	\$430

3) How do Juniata's students pay?

Most Juniata graduate students finance their education through (or with a combination of) Federal Direct Unsubsidized Loans, employer support, private loans, and personal payment plans, all of which remain unaffected by the federal updates.

4) What does “grandfathered” (legacy) mean?

Students who received an Unsubsidized Direct Loan AND a Graduate PLUS Loan prior to July 1, 2026 and remain enrolled in the same program at Juniata can continue borrowing the current Unsubsidized Direct Loan amount of \$20,500 and Graduate PLUS Loans up to the full cost of attendance until June 30, 2029 or program completion, whichever is sooner.

5) Do I need to be enrolled or actually disbursed before July 1, 2026 to qualify for PLUS Loan?

Disbursed—that's key. Admission alone isn't enough. Work with our financial planning office to get your first disbursement on/before June 30, 2026, for your program.

6) What if I can't start before July 2026?

Prospective students will need to proactively research funding opportunities that combine Direct Unsubsidized loans with scholarships, assistantships, employer tuition support, personal savings and—if needed—private education loans. We are here to help, reach out to discuss options for stacking funding or enrolling earlier so you can still utilize the PLUS Loan benefit.