

# How will HR 1 Affect You as a Dental Student?

	Incoming Class (2030 Cohort)	Current 1 <sup>st</sup> Year (2029 Cohort)	Current 2 <sup>nd</sup> Year (2028 Cohort)	Current 3 <sup>rd</sup> Year (2027 Cohort)
<b>Grad PLUS Loan Eligibility</b>	You will be ineligible for Grad PLUS. Program is eliminated for new borrowers effective July 1, 2026.	If you <b>have</b> taken out and have a balance on a Federal Direct Loan (unsubsidized or PLUS) for the KCU dental program before July 1, 2026, you will remain eligible for Grad PLUS. Eligibility will be for three additional years or until graduating (whichever comes first).  If you <b>have not</b> taken out and/or do not have a balance on a Federal Direct Loan (unsubsidized or PLUS) for the KCU dental program before July 1, 2026, you will be ineligible for Grad PLUS in future years.		
<b>Federal Loan Limits</b>	You will be subject to the new sub/unsub loan limits: Annual- \$50,000 Aggregate (all grad level debt)- \$200,000 Lifetime (undergrad and grad debt)- \$257,500	If you <b>have</b> taken out a Federal Direct Loan for the KCU dental program before July 1, 2026, you will continue to borrow under the current sub/unsub loan limits for three additional years or until graduating (whichever comes first): Annual- \$44,944 for 2 <sup>nd</sup> through 4 <sup>th</sup> year Aggregate (undergrad and grad debt)- \$224,000  If you <b>have not</b> taken out a Federal Direct Loan for the KCU dental program before July 1, 2026, you will be subject to the new sub/unsub loan limits (see <i>box to the left</i> )		
<b>Repayment Plan Options</b>	Borrowers with <b>new</b> loans made on or after July 1, 2026 will be eligible for two repayment plan options: New Standard (Fixed monthly payment for 10, 15, 20, or 25 years based on outstanding balance) or Repayment Assistance Program / RAP (30-year repayment period with a monthly payment of 1-10% of adjusted gross income, no less than \$10)  Borrowers with <b>no new</b> loans made on or after July 1, 2026 will be eligible for more repayment plan options until July 1, 2028: Current Standard (Fixed monthly payment of at least \$50 for max of 10 years, up to 30 years for consolidation loans), Graduated (Monthly payment amounts gradually increase over max of 10 years, up to 30 years for consolidation loans), Extended (For borrowers with more than \$30,000 in outstanding loans that can be split into fixed or graduated monthly payments over max period of 25 years), Income Based Repayment (Monthly payment is 10% or 15% of discretionary income), or RAP			*Borrowers enrolled in Income Contingent Repayment / ICR or Pay As You Earn / PAYE must switch to a different plan by July 1, 2028*

**\*Subject to change as further federal guidance is received\***