



Spring 2025 Direct Loan Letter – SP25 Annual Amt.

Dear Student:

The U.S. Department of Education and the Federal Student Loan Program will allow a student access to specific amounts of Direct Subsidized and Unsubsidized Student Loans each academic year. For students enrolled as regular students in eligible programs, annual Direct Loan limits are as follows:

Student Status	Subsidized Amt	Unsubsidized Amts	
Freshman	\$3500.00	\$2000.00	**\$4,000
Sophomore	\$4500.00	\$2000.00	**\$4,000
Junior or Senior	\$5500.00	\$2000.00	**\$5,000

(**Independent Student – additional Unsubsidized)

When student loans are awarded in a full academic year, the loans are normally divided into equal amounts – half in the Fall semester and the remaining half for the Spring semester. Since you had not borrowed the maximum amount when you arrived at KWU for the Spring 2025 semester – KWU can allow you to borrow the remaining limit (according to your status). **Your Financial Assistance Award Offer at Kansas Wesleyan University for the Spring 2025 semester has been adjusted to reflect your increased amount based on fall semester borrowing.**

****Please note the Federal Direct Student Loans for the 2025-26 academic year will be disbursed in half according to your status.**

I have read and understand the policy stated pertaining to my Direct Loans at KWU.

Name: _____ Student ID: _____

Signature: _____ Date: _____