GWINNETT TECHNICAL COLLEGE
LAWRENCEVILLE | ALPHARETTA-NORTH FULTON

OFFICE OF FINANCIAL AID

FINANCIAL AID · IMPORTANT NOTICE

Your federal student loan just got smarter.

Federal loan proration begins Fall 2026 — here's what changes for you.

Why the change? New federal rules tie your loan amount to your actual enrollment intensity — reducing over-borrowing and making aid more accurate to your real costs. Only students enrolled **full-time (12 credit hours)** receive 100% of their loan eligibility.

Full-time = full aid

Enroll in 12+ credit hours to receive 100% of your subsidized and unsubsidized loan eligibility for the term.

Less than 12 = prorated

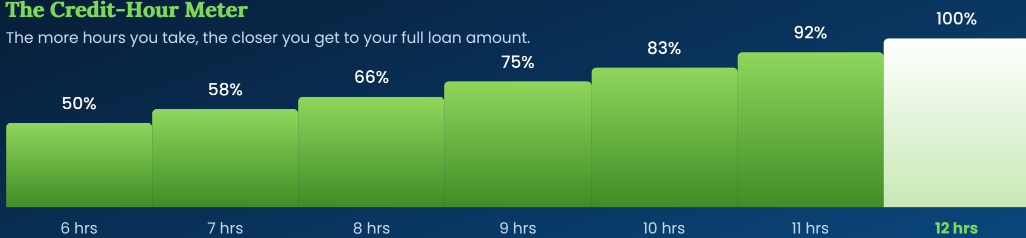
6–11 credit hours? Your loan is scaled down proportionally — see the meter below to estimate your amount.

Withdrawing has ripple effects

Dropping hours mid-term could reduce your **next** term's disbursement too — even if you re-enroll full-time.

The Credit-Hour Meter

The more hours you take, the closer you get to your full loan amount.



Freshman full-time (12 hrs): $1,750 subsidized + $1,000 unsubsidized /term

Sophomore, 30+ hrs earned (12 hrs): $2,250 subsidized + $1,000 unsubsidized /term

⚠ Real example: how a withdrawal could follow you into next term

FALL 2026		MID-FALL		SPRING 2027
12 hrs enrolled Full disbursement paid: $1,750 + $1,000	→	**Drops to 6 hrs** Withdraws from two 3-hour courses	→	**Re-enrolls, 12 hrs** Paid only **$875 + $500** — 50% reduction still applies

Even at full-time enrollment in Spring, the Fall withdrawal cut the award in half. Exceptions may apply for transfers, summer reductions, or dropping from 15 to 12 hours — ask your enrollment advisor before you withdraw.

Questions about your award? Talk to your enrollment advisor before you register or withdraw.

Effective Fall 2026

REFERENCE CHART

Federal Student Loan Proration Chart

Use your class standing and enrolled credit hours to find your per-term loan amount.

Dependent Freshman

Full-time (12 hrs): $1,750 subsidized · $1,000 unsubsidized per-term

CREDIT HOURS	PRORATION %	SUBSIDIZED	UNSUBSIDIZED
6	50%	$875	$500
7	58%	$1,015	$580
8	66%	$1,167	$667
9	75%	$1,312	$750
10	83%	$1,457	$833
11	92%	$1,604	$917
12	**100%**	**$1,750**	**$1,000**

Dependent Sophomore

(30+ earned credit hours)

Full-time (12 hrs): $2,250 subsidized · $1,000 unsubsidized per-term

CREDIT HOURS	PRORATION %	SUBSIDIZED	UNSUBSIDIZED
6	50%	$1,125	$500
7	58%	$1,313	$580
8	66%	$1,500	$667
9	75%	$1,688	$750
10	83%	$1,875	$833
11	92%	$2,063	$917
12	**100%**	**$2,250**	**$1,000**

Independent Freshman

Full-time (12 hrs): $1,750 subsidized · $3,000 unsubsidized per-term

CREDIT HOURS	PRORATION %	SUBSIDIZED	UNSUBSIDIZED
6	50%	$875	$1,500
7	58%	$1,021	$1,750
8	66%	$1,167	$2,000
9	75%	$1,313	$2,250
10	83%	$1,458	$2,500
11	92%	$1,604	$2,750
12	**100%**	**$1,750**	**$3,000**

Independent Sophomore

(30+ earned credit hours)

Full-time (12 hrs): $2,250 subsidized · $3,000 unsubsidized per-term

CREDIT HOURS	PRORATION %	SUBSIDIZED	UNSUBSIDIZED
6	50%	$1,125	$1,500
7	58%	$1,313	$1,750
8	66%	$1,500	$2,000
9	75%	$1,688	$2,250
10	83%	$1,875	$2,500
11	92%	$2,063	$2,750
12	**100%**	**$2,250**	**$3,000**

Proration % is based on enrolled credit hours ÷ 12. Amounts round to the nearest dollar and reflect per-term loan eligibility, not annual totals. Your actual award may vary — confirm your exact figures with your enrollment advisor.