

**WINTHROP UNIVERSITY
OFFICE OF FINANCIAL AID**

**Parent PLUS Max Loan Request Review
2026-2027**

Student's Name _____ Winthrop ID Number _____

Parent Borrower's Name _____

Parent Borrower's Email address Listed on PLUS Application _____

You requested a Parent PLUS Loan amount greater than \$16,250. While your student is currently eligible to borrow up to \$20,000 for this academic year, you may not have enough Parent PLUS Loan funding for future years. Due to changes under the One Big Beautiful Bill Act (OB3), Parent PLUS Loans are now limited to a cumulative maximum of \$65,000 per student, with no more than \$20,000 allowed per academic year.

Families who expect to borrow Parent PLUS Loans over four academic years may want to consider borrowing no more than \$16,250 per year in order to have funding available each year. For example, borrowing the full \$20,000 each year for the first three years would use \$60,000 of the \$65,000 lifetime limit, leaving only \$5,000 available for the fourth year.

Select One of the Following:

Limit my Parent PLUS Loan to \$16,250 this year.

Process my Parent PLUS Loan as requested on my application for the current academic year. I acknowledge that Parent PLUS Loans are subject to a cumulative maximum limit of \$65,000 per student and that borrowing this amount may reduce remaining eligibility in future years.

Reduce my Parent PLUS Loan below \$16,250 this year. I would like to borrow up to \$ _____ only.

By signing below, I authorize the Office of Financial Aid to make the changes I have requested above.

Parent Borrower's Signature _____ Date _____

*149 McLaurin Hall, Rock Hill, SC 29733
(803) 323-2189 (phone) – (803) 323-2557 (fax) – finaid@winthrop.edu
www.winthrop.edu/finaid*