

UConn School of Law – Federal Loan Advising Guide

JD Day & Evening Students | Effective July 1, 2026

This guide helps you understand your **federal loan options**, including how eligibility differs for **new vs. legacy students**.

JD Students (New vs. Legacy)

Loan Eligibility Overview

Category	New JD Students (After 7/1/2026)	Legacy JD Students (Before 7/1/2026)
Annual Loan Limit	Up to \$50,000 (Direct Unsubsidized Loan)	Up to \$20,500 (Direct Unsubsidized Loan) + Grad PLUS
Grad PLUS Loans	Not available	Available during legacy period
Total Borrowing	Capped at \$50,000 Direct Unsubsidized Loan	Up to Cost of Attendance for Grad PLUS (COA) minus other financial aid
Aggregate Limit	\$200,000 Direct Unsubsidized Loan (professional)	\$138,500 (Direct Loan only) Grad PLUS loan not counted
Lifetime Limit	\$257,500 All Federal Loans (Grad PLUS loan is counted in this cap)	\$138,500 Federal Direct Loans Subsidized & Unsubsidized only. (Grad PLUS Loans not counted) \$257,500 All Federal Loans (if Legacy is lost) Grad PLUS loan is counted in this cap

Legacy Timeline (Continuing Students Only)

Program	Maximum Legacy Period
JD Day	Up to 2 years for current 2L (4 terms), 1 Year for 3L (2 Terms)
JD Evening	Up to 3 years (6 terms)
Limitation	Ends when you finish the program or exhaust eligibility (whichever comes first)

A JD Day program is designed to be completed in **3 years (6 Terms)**

- **2L Student (Entered Last Year)**
 - As a 2L, you have **approximately 2 years remaining (4 terms)**
 - You may receive up to **2 years of legacy eligibility**, assuming continuous enrollment
- **3L Student (Final Year)**
 - As a 3L, you are in your **final year of the program**
 - You have **only 1 year of legacy eligibility remaining (2 Terms)**

A JD Evening program is designed to be completed in **4 years (8 terms)**

- **Second-year evening students** (entering the 2026–2027 academic year): Students entering their second year will have **3 Years (6 terms)** of legacy eligibility, assuming continuous enrollment
- **Third- and fourth-year evening students** (entering the 2026–2027 academic year): Students entering their third year will have **2 years (4 terms)** remaining, while those entering their fourth year will have **1 year (2 terms)** of remaining legacy eligibility.

Important Notes

- Leave of absence = **loss of legacy status**
- Summer enrollment will count toward legacy terms remaining. If you have taken summer courses for credits that term counts towards your legacy allotment as of today.
- Incoming students are not eligible for legacy status.

After Legacy Status Ends (JD)

Category	Limit
Annual Loan Cap	\$50,000
Loan Type	Direct Unsubsidized only
Grad PLUS	No longer available

Enrollment & Schedule of Reduction (SOR) (All Students)

Enrollment Requirements

Requirement	JD
Half-Time Eligibility	Required (6 Credits)
Full-Time Enrollment	12 credits

How SOR Works (Important)

If you are **not enrolled full-time**, your loan eligibility is reduced.

Calculation Formula

- Total Enrolled Credits for the academic year ÷ Full-Time Credits = Schedule of Reduction (SOR) Percentage (rounded)
- Annual Loan Limit × SOR % = Adjusted Annual Loan Limit
- (Enrolled Credits per Term ÷ Total Enrolled Credits) × Adjusted Loan = Term Loan Amount (rounded)

JD Legacy Student Example

Item	Value
Total Credits	21 (10 Fall, 11 Spring)
Full-Time Credits	24
SOR %	$21 \div 24 = 87.5\% \rightarrow$ 88%
Adjusted Direct Unsubsidized Loan	$\$20,500 \times 88\% =$ \$18,040

Term Breakdown

Term	Calculation	Loan Amount
Fall	$(10 \div 21) \times 18,040$	\$8,590
Spring	$(11 \div 21) \times 18,040$	\$9,450

JD (Non-Legacy) Example

Item	Value
Total Credits	21 (10 Fall, 11 Spring)
Full-Time Credits	24
SOR %	$21 \div 24 = 87.5\% \rightarrow$ 88%
Adjusted Direct Unsubsidized Loan	$\$50,000 \times 88\% =$ \$44,000

Term Breakdown

Term	Calculation	Loan Amount
Fall	$(10 \div 21) \times 44,000$	\$20,952
Spring	$(11 \div 21) \times 44,000$	\$23,048

Important Reminders

Federal Loan Limits

- Lifetime maximum: Non-Legacy **\$257,500 (all federal loans combined)** Once reached, **no additional federal loan is available**
- Lifetime maximum: Legacy \$138,500 includes all Direct Loans only. No Unsubsidized loan eligibility but Grad PLUS is still available

Grad PLUS Loans

- Available only during legacy eligibility
- Grad PLUS loans are subject to the same proration rules as Direct Federal Loans. Proration is calculated based on the remaining Cost of Attendance (COA) after other aid in has been applied.

Grad PLUS SOR JD Example

Item	Value
Total Credits	20 (10 Fall, 10 Spring)
Full-Time Credits	24
SOR %	$20 \div 24 = 83.33\% \rightarrow$ 83%
Full COA	\$53,486
Direct Unsubsidized Loan	\$20,500*

Grad PLUS Eligibility (before proration)	$\$53,486 - \$20,500 = \mathbf{\$32,986}$
Adjusted PLUS Loan	$\$32,986 \times 83\% = \mathbf{\$27,378}$

**Calculate using the actual Direct Unsubsidized Loan amount awarded.*

Term	Calculation	Loan Amount
Fall	$(10 \div 20) \times 27,378$	$\mathbf{\$13,689}$
Spring	$(10 \div 20) \times 27,378$	$\mathbf{\$13,689}$

Loss of Legacy Status

You will lose legacy eligibility if you:

- Withdraw from a Fall or Spring semester
- Take a leave of absence or break in enrollment
- Change to a different degree program

Special Note:

- Evening → Day switch may retain legacy, but timeline resets to **Day program limits** but does not increase if a day student switches to evening

Planning Tip for Students

If your costs exceed federal limits, plan early for:

- Scholarships
- Savings or family support
- Private or alternative loans using our [ELM Select platform](#). Private loans are not subject to the proration rules.