

## UConn School of Law – Federal Loan Advising Guide

### LLM Students | Effective July 1, 2026

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

### LLM Students (New vs. Legacy)

#### Loan Eligibility Overview

Category	New LLM Students (After 7/1/2026)	Legacy LLM Students (Before 7/1/2026)
Annual Loan Limit	<b>\$20,500</b> (Direct Unsubsidized Loan)	<b>\$20,500</b> Direct Unsubsidized Loan) <b>+ Grad PLUS</b>
Grad PLUS Loans	Not available	Available during legacy period
Total Borrowing	20,500 in Direct Unsubsidized Loan	Up to <b>COA</b> in Grad PLUS during legacy
Aggregate Limit	\$100,000 Federal Direct Unsubsidized Loan (includes any other federal direct loans used for graduate programs)	\$138,500 Federal Direct Loan ( All Direct Loans
Lifetime Limit	\$257,500 All Federal Loans (Grad PLUS loan is counted in this cap)	\$257,500 All Federal Loans (if Legacy is lost) Grad PLUS loan is counted in this cap

### Legacy Timeline (LLM Only)

Category	Details
Duration	Remaining time to complete program
Summer Enrollment	Counts toward eligibility
Leave of Absence	Results in loss of legacy status
Published Program Length	Full-Time (3 Semesters)

- **Fall 2025 Admits:** LLM students who began in Fall 2025 and borrowed Federal Direct Loans for Fall and Spring 2026 will be considered legacy borrowers for **Fall 2026 only**, with Graduate PLUS Loan eligibility limited to that term.
- **Spring 2026 Admits:** LLM students who began in Spring 2026 will be eligible to borrow Graduate PLUS Loans for **Fall 2026 and Spring 2027**; however, legacy status will end by **Fall 2027** if the student remains enrolled in the program.

### After Legacy Status Ends (LLM)

Category	Limit
Annual Loan Cap	<b>\$20,500</b>
Loan Type	Direct Unsubsidized only
Grad PLUS	No longer available

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

#### Enrollment Requirements

Requirement	LLM
Half-Time Eligibility	Required (6 Credits)
Full-Time Enrollment	9 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  $\div$  Full-Time Credits = Schedule of Reduction (SOR) Percentage (rounded)
- Annual Loan Limit  $\times$  SOR % = Adjusted Annual Loan Limit
- (Enrolled Credits per Term  $\div$  Total Enrolled Credits)  $\times$  Adjusted Loan = Term Loan Amount (rounded)

## SOR Examples

### LLM Student Example

Item	Value
Total Credits	15 (6 Fall, 9 Spring)
Full-Time Credits	18
SOR %	$15 \div 18 = 83.33\% \rightarrow$ <b>83%</b>
Adjusted Direct Unsubsidized Loan	$\$20,500 \times 83\% =$ <b>\$17,015</b>

### Term Breakdown

Term	Calculation	Loan Amount
Fall	$(6 \div 15) \times 17,015$	<b>\$6,806</b>
Spring	$(9 \div 15) \times 17,015$	<b>\$10,209</b>

## 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.

### LLM Grad PLUS SOR Example

Item	Value
Total Credits	17 (8 Fall, 9 Spring)
Full-Time Credits	18
SOR %	$17 \div 18 = 94.44\% \rightarrow \mathbf{94\%}$
Full COA	<b>\$51,987</b>
Direct Unsubsidized Loan	<b>\$20,500</b>
Grad PLUS Eligibility (before proration)	$\$51,987 - \$20,500 = \mathbf{\$31,487}$
Adjusted PLUS Loan	$\$31,487 \times 94\% = \mathbf{\$29,598}$

## Term Breakdown

Term	Calculation	Loan Amount
Fall	$(8 \div 17) \times 29,598$	<b>\$13,928</b>
Spring	$(9 \div 17) \times 29,598$	<b>\$15,670</b>

- Not available for:
  - New students after July 1, 2026
  - Students whose legacy status has ended

## 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

## 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.