



Dear Student:

Federal regulations require that when an undergraduate student is enrolled in a program that is one academic year or more in length, but is in a remaining period of study that is shorter than a full academic year, their Federal Direct Loan amount must be prorated.

The Direct Loans included in your financial aid offer are subject to proration. Please visit your student portal to review your financial aid offer that reflects the maximum amount of Direct Loans we are permitted to offer based on your enrollment.

Loan Proration Formula:

$$\frac{\text{Credit Hours Enrolled}}{\text{Credit Hours in an Academic Year (24)}} \times \text{Annual Direct Loan Limit}$$

Proration Formula:

Best,

Office of Financial Aid & Scholarship

loans@utpb.edu

432-552-2620