



Office of Financial Aid 2025-2026 Financial Aid Instructions Graduate Students

IMPORTANT

Please follow these instructions to receive the financial aid listed below.

The maximum lifetime federal loan limit for a graduate degree is \$138,500 (including undergraduate borrowing). Please be mindful of these limits when determining the amount of loan you accept. You can go to <https://studentaid.gov/> to see the history of the federal loans that have borrowed.

Federal Direct Loan

To accept your Federal Direct Loan, that are awarded at the maximum per semester, please complete the following steps:

- Sign into Banner Web at www.guilford.edu/current-students and
- Click the **Financial Aid** tab
- Go to **Award**
- Go to **Award for Aid Year** and select **2025 – 2026**
- Click on **Accept Award Offer** tab
- Indicate the amount you would like to borrow in the available text box or “**Accept All**” Offered Amounts. **Please be mindful of the lifetime loan limits when making this determination, we encourage to contact your financial aid counselor to ensure that you do not run out of eligibility before you complete your degree.**

Students who are borrowing a Federal Direct Loan for the first time, or have not borrowed in the past 10 years, must go to <https://studentaid.gov/> and complete **Entrance Counseling** and **Master Promissory Note**.

All Federal Direct Loans carry a Federal Origination Fee of 1.057% deducted prior to disbursement to Guilford College (loan disbursed between 10-1-2024 and 9-30-2025).