📘 **PIMA COMMUNITY COLLEGE**

Direct Student Loans: Schedule of Reduction (SOR) Guide

As a student borrower, changes in your enrollment or how you manage your loan offers can directly affect the amount of financial aid you receive. Use this comprehensive guide to understand how your actions impact your funding.

PART 1: ENROLLMENT CHANGES & YOUR LOANS (SOR)

⚠️ **ATTENTION:** If you drop classes, withdraw, or are Registered Not Attending, your loan eligibility will be recalculated. Below is exactly what happens and the steps you must take to protect your funding.

High-Impact Adjustments (Full Cancellation or Return of Funds)

Enrollment Status Change	What Happens to Your Loan?	Student Action Required
Never Attending (Never attending all classes)	All funds returned to the Department of Education. Your loan is sent back to the government, which will likely leave you with an immediate balance owed directly to Pima.	If you register for classes, make sure to attend them. Drop them before the term's start date if you do not plan to attend.
Drop Below Half-Time (Enrolled in under 6 credits)	100% Cancellation: Any undisbursed loan funds are canceled immediately and in full.	You must register and remain enrolled in at least 6 program-eligible credits to receive federal loans.
Unearned Aid Recalculation (Withdrawing from all classes)	Return of Title IV Funds: A portion of your loan is sent back to the government. This will likely leave you owing a tuition balance to the college.	Contact an Advisor before completely withdrawing from your courses to understand your potential debt.

Partial Reductions (Schedule of Reductions)

Enrollment Status Change	What Happens to Your Loan?	Student Action Required
Drop Below Full-Time in a Semester (Enrolled in under 12 credits)	Partial Reduction: Direct loans are pro-rated and reduced to align with your exact part-time enrollment eligibility status.	Be aware that taking courses outside your active program of study, dropping, withdrawing, or being marked as "Registered Not Attending" will directly reduce your borrowing eligibility.
Drop Below Full-Time in an Academic Year (Enrolled in under 24 credits overall)	Partial Reduction: Direct loans are adjusted based on your total yearly enrollment across semesters.	Both your Fall and Spring registrations are evaluated together. Dropping, withdrawing, or taking non-program classes will lower your eligible loan amounts for the entire academic year.

PART 2: MANAGING YOUR LOAN REQUESTS

Managing your loan offers through your Financial Aid Dashboard is subject to strict deadlines and administrative rules.

📅 Accepting Your Offer

Direct Loan packages are generated automatically for your review. To ensure your funds are approved and disbursed on time, you must officially accept them prior to the strict term deadlines:

- **Fall Semester Deadline:** December 1st
- **Spring Semester Deadline:** May 1st
- **Summer Semester Deadline:** July 1st

🔄 Requesting Loan Increases (Post-Acceptance)

Need more funding after you have already accepted your loan?

- **One-Time Rule (Effective Fall 2026):** Requests to increase your borrowing amount are limited to only once per semester.
- **Prerequisite:** You must have an active, accepted loan on file before an increase request can be submitted.

PART 3: PARENT PLUS LOANS

If your parents are borrowing on your behalf to help fund your education, please be aware of updated federal policy changes:

📢 NEW PARENT PLUS BORROWING LIMITS (EFFECTIVE FALL 2026)

Starting in the Fall 2026 term, Parent PLUS Loans are restricted to either the student's remaining Cost of Attendance (COA) or a maximum of $10,000, whichever is lower.

📞 Need Assistance?

Financial aid rules can be complex. We are here to help you navigate your options!
Email Us: fahelp@pima.edu | **Visit Us:** **Contact Us** to schedule an appointment.