



UNITED STATES DEPARTMENT OF EDUCATION

OFFICE OF POSTSECONDARY EDUCATION

GEN-05-09
FP-05-06

JUN 30 2005

Subject: Increased Unsubsidized Loan Amounts for Naturopathic Medicine Students

Summary: This letter announces the extension of eligibility to award increased unsubsidized loan amounts to naturopathic medicine students for loan periods that begin on or after May 1, 2005.

Dear Colleague:

Under Section 428H(d)(2) of the Higher Education Act of 1965, the Secretary has authorized institutions to award increased unsubsidized Federal Family Education Loan (FFEL) and William D. Ford Federal Direct Loan (Direct Loan) amounts to students enrolled in certain health professions disciplines. Under that same authority, the Secretary is adding Naturopathic Medicine as an approved discipline eligible for increased unsubsidized FFEL and Direct Loan amounts, if the program is offered by a domestic institution that is accredited by the Council on Naturopathic Medical Education (CNME). The additional amount, up to \$20,000 if the academic year of the program is nine months in length and \$26,667 if the academic year is 12 months in length, can be awarded only to students enrolled in a program that leads to a Doctor of Naturopathic Medicine (N.M.D.) degree or a Doctor of Naturopathy (N.D.) degree. The aggregate limit for eligible students is \$189,125, of which no more than \$65,500 can be in subsidized loans. These limits include Direct and FFEL loans made to the student for all attendance, including loans received as an undergraduate student. Limits are not increased for subsidized loans.

This authority is effective for any loan period that begins on or after May 1, 2005. Institutions that may have certified (FFEL) or originated (Direct Loan) loans prior to the publication of this letter are authorized to revise those certifications or originations in accordance with this new authority, assuming the student is otherwise eligible for the increased amounts.

If you have any questions or comments on the contents of this letter, please contact Nicholas Lee of our staff. Mr. Lee can be reached by email at Nicholas.Lee@ed.gov or by phone at (202) 502-7821.

Sincerely,

A handwritten signature in black ink, appearing to read "Sally Stroup".

Sally Stroup
Assistant Secretary
Office of Postsecondary Education