**Participation in the U.S. Department of Education’s Experiment 6 – Limiting Unsubsidized Student Loan Borrowing**

Atlanta Metropolitan State College (AMSC) is approved to participate in the Department of Education’s Experiment 6 – Unsubsidized Loan Borrowing, with a goal of limiting over-borrowing of student loans. Effective July 1, 2012, our institution will implement changes that **limit** the amount of student loans certain groups of students can receive at AMSC. Please note that these limits are subject to change per our participation as an institution in Experiment 6.

Participation in this study requires that AMSC identify the groups that will be limited to **subsidized** student loan borrowing only. These groups are:

1. Students in **violation of Satisfactory Academic Progress (SAP)** who are on ‘Warning’ or an ‘Approved Probation’
2. All **Freshmen students** (students with < 30 earned credits)
3. All students **with less than a 2.3 cumulative GPA**

**Amendment to TITLE IV Program Participation for Atlanta Metropolitan State College, OPEID 01216500**

**Waivers**: Institutions selected for this experiment will be exempt from the following statutory and regulatory provisions:

* **Higher Education Act (HEA) Section 479A(c) and 34 CFR 685.301(a)(8**), to the extent that it only allows a case-by-case reduction in Direct Unsubsidized Loan amounts, and only to the extent that the participating institution reduces a student’s Direct Unsubsidized Loan eligibility not less than $2,000 and establishes a formal, written policy regarding the groups of students that it will subject a reduction in Direct Unsubsidized Loan eligibility. Notwithstanding this waiver authority, the institution may not discriminate against any borrower or applicant in obtaining a loan on the basis of race, national origin, religion, sex, marital status, age, or disability status.

All other provisions of the HEA, the Student Assistance General Provisions regulations, and the Direct Loan Program regulations will remain in effect.

Atlanta Metropolitan State College

Office of Financial Aid

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