

RECOMMENDED STUDENT LOAN BORROWING LIMITS

Best practices suggest that student loan payments should not exceed 15 percent of anticipated monthly gross income. **This table represents what a student may borrow OVERALL for a YCCC certificate/degree.**

Remember to only borrow what you need while being mindful of the recommended borrowing limits.

NOTE: Transfer students and students should be mindful that we also consider previous loan debt in the overall borrowing ability.

DEGREE PROGRAMS	OVERALL BORROWING LIMIT
Accounting (AAS)	\$21,000
Architectural Design (AAS)	\$27,000
Baking & Pastry (AAS)	\$16,000
Behavioral Health Studies (AAS)	\$19,000
Business Administration (AAS)	\$24,000
Business Administration –Finance Concentration (AAS)	\$20,000
Career Studies (AAS)	\$17,000
Computer Science (AS)	\$26,000
Criminal Justice (AAS)	\$24,000
Culinary Arts (AAS)	\$20,000
Digital Media (AS)-Animation & Graphic Design	\$27,000
Early Childhood Education (AS) & (AAS)	\$16,000
Education (AS)	\$19,000
Gerontology (AAS)	\$22,000
Health Information Management (AAS)	\$20,000
Health Sciences (AS)	\$20,000
Hospitality & Tourism Management (AAS)	\$20,000
Information Technology (AAS)	\$26,000
Liberal Studies (AA)	\$17,000
Medical Assisting (AAS)	\$20,000
Precision Machining Technology (AAS)	\$24,000
Trade and Technical Occupations (AAS)	\$20,000
Veterinary Technology (AAS)	\$20,000
CERTIFICATE PROGRAMS	
Architectural Drafting & Design	\$23,000
Bakery and Pastry	\$13,000
Food Service Specialist	\$15,000
Gerontology	\$22,000
Help Desk and User Support	\$18,000
Information Security Advanced Certificate	\$34,000
Network Systems Technology	\$28,000
Precision Machining	\$19,000
Web Development	\$28,000

Other Helpful Information

If you are unsure who your servicer is, or how much/when you borrowed, the National Student Loan Database at www.nslds.ed.gov is designed to help students track their education loans.

Cancellation/Deferment Options for Public Employees

For information on student loan cancellation provisions, visit www.ed.gov , and search for "loan cancellation".

The **Opportunity Maine Tax Credit** may help cover the payment of some student loans for Maine students who graduate from a Maine Community College/University and then work and pay taxes in Maine:

www.mccs.me.edu/opportunitymaine.html