GradBridge
STUDENT LOANS

GradBridge Helps Students and Families Navigate Financing Gaps Ahead of New Federal Loan Borrowing Limits

Fintech Helps Academically Progressing Students Avoid Disruption to Degree Completion Through Innovative, Second-Look Private Student Loans

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WILMINGTON, DE (Jun. 16, 2026) – As major federal student loan changes approach for academic year 2026-2027, GradBridge, the fintech company focused exclusively on second-look private student lending, is helping students and families explore options for education financing gaps that may result from new federal borrowing limits.

Several significant federal student loan changes included in the One Big Beautiful Bill Act (OBBBA) take effect beginning July 1, 2026, including the elimination of the Graduate PLUS loan program and new federal loan borrowing caps for graduate and professional students, as well as parents who borrow for undergraduates under the federal Parent PLUS program. The changes are expected to increase many students' need for private financing options. The National Association of Student Financial Aid Administrators published this summary chart of the upcoming federal student aid changes.

"Students who are enrolled and successfully progressing toward graduation should not have their education interrupted because of federal financial aid changes," said GradBridge CEO Jen O'Donald. "GradBridge was built for students who may narrowly miss traditional lending criteria but continue to demonstrate strong potential to complete their degree. As federal borrowing rules change, we believe second-look lending can play an important role in helping qualified students stay on track".

GradBridge offers access to second-look private student loans to creditworthy upperclassmen and graduate students who are academically progressing but narrowly miss approval under traditional private student lending models. Available at more than 2,000 Title IV schools nationwide, GradBridge loans offer flexible repayment options and terms ranging from five to 15 years. The company's lending approach considers academic progress alongside traditional credit criteria to help identify students with strong potential for degree completion.

GradBridge says the coming federal loan changes are likely to create new challenges for continuing students and families who may unexpectedly fall short of covering the full cost of attendance. According to College Board data, approximately 1 million students and parents borrowed roughly $28 billion in federal Graduate PLUS and Parent PLUS loans last year, underscoring the potential impact of the new federal borrowing limits.

GradBridge was founded by veteran student lending and financial services executives, each of whom has a personal understanding of the challenges students face paying for college. The company works with established industry partners across banking, origination, servicing and compliance infrastructure to provide a disciplined, compliant lending experience.

GradBridge encourages students and families to evaluate all available scholarships, grants, federal aid, school payment plans, and lower-cost financing options before applying for a private student loan. For students who still face a remaining gap, GradBridge provides a second-look option designed for academically progressing students who may narrowly miss traditional private student loan approval criteria.

Students and families can learn more about GradBridge's second-look private student lending program or apply for financing by visiting www.gradbridge.com.

About GradBridge

GradBridge is a fintech company focused exclusively on second-look private student lending designed to transform how students access the funding they need to graduate. Founded by veteran student loan executives, GradBridge provides a first-of-its-kind, student lending approach for upperclassmen and graduate students who are making academic progress but narrowly miss approval from traditional lenders. With a mission to close the gap between ambition and opportunity, GradBridge transforms loan denials into graduation success stories, unlocking long-term financial independence and brighter futures. Learn more at www.gradbridge.com.

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