

MONEY'S WORTH

for TFCU Members | June 2026



Student loans, rewritten: What you need to know

Federal student loans are undergoing significant changes, and most of them will take effect July 1, 2026. Whether you are a current borrower or planning to take out loans in the future, here is what you need to know once these changes take effect.

Undergraduate lending limits

Annual lending limits for undergraduate students will remain unchanged, but soon borrowers will be subject to new lifetime caps. Those will be \$57,500 for independent students and \$31,000 for dependent students.

Graduate lending limits

Graduate PLUS loans will no longer be available to new borrowers after July 1. Graduate students will now fall into two categories:

- Nonprofessional graduate students may borrow up to \$20,500 annually, with a \$100,000 lifetime maximum for their graduate studies.
- Professional students in fields like medicine, law, dentistry and pharmacy may borrow up to \$50,000 annually, with a \$200,000 lifetime cap for graduate loans.

Parent PLUS loans

Parent PLUS loans will still be available, but parents will no longer be able to borrow up to the full cost of attendance. New limits will be \$20,000 annually and \$65,000 lifetime per student.

Repayment changes

Repayment options will be reduced to two plans. A new tiered repayment plan will set loan terms based on the total amount borrowed:

- Under \$25,000 - 10 years
- \$25,000 to \$49,999 - 15 years
- \$50,000 to \$99,999 - 20 years
- \$100,000 or more - 25 years

The second option is an income-driven plan. Existing borrowers may choose between the Income-Based Repayment (IBR) Plan or the new Repayment Assistance Program (RAP). New borrowers must use RAP, which bases payments on 1-10% of adjusted gross income and includes interest forgiveness if payments do not cover accrued interest.

The bottom line

Student lending is changing, not disappearing. If you have questions about how these changes affect you, contact your school's financial aid office for guidance specific to your situation. ■

Article by Tina Herndon,
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TFCU events

Drop-in financial coaching: June 5, 2026

Moore branch, 400 S.W. 6th St. | 9 a.m. - 5 p.m.
Meet TFCU's financial coaches for free, one-on-one support and guidance.

Fraud awareness workshop: June 9, 2026

Bronson Brookside Library, Tulsa, OK | 10 - 11 a.m.
Learn how to spot scams and protect your finances.

Holiday closing: June 19, 2026

TFCU branches will be closed Friday, June 19, in observance of Juneteenth.

Shred Day: June 27, 2026

Moore branch, 400 S.W. 6th St. | 8:30 - 11:30 a.m.
Limit the amount of paper to no more than three boxes (approximately 18x12x12 inches) per car.

Launching your financial future

Turning 18 is a milestone, and for many, it marks the beginning of real financial responsibility. Understanding the basic concepts of investing early can make a big difference in building long-term wealth.

Know your options. Investing means putting your money to work so it can grow over time. Stocks let you buy a small piece of a company and share in its success, but their value can go up or down quickly. Bonds are more like IOUs: you loan money to a company or government and earn interest in return. Mutual funds and exchange-traded funds (ETFs) bundle many investments together, which helps spread out risk without requiring you to pick individual stocks.

Find a fitting strategy. There's no single right way to invest, and your approach can change as your goals do. Some investors look for companies they believe are undervalued and wait for them to grow. Others focus on companies with strong future potential or on stocks that pay out regular income. The key is finding a balance between risk and reward that fits where you are in life.

Put the fundamentals to work. Starting early is one of the most powerful moves a young investor can make. Even small amounts grow significantly over time thanks to compound interest, where your earnings start earning too. Spreading money across different types of investments helps protect against big losses, and staying the course during market swings usually beats reacting out of fear or excitement.

Take the next step. Ask questions to help emerging investors figure out where to start. Think about including adult children in a conversation with a financial advisor and remind them often that investing is a journey, and goals change over time.

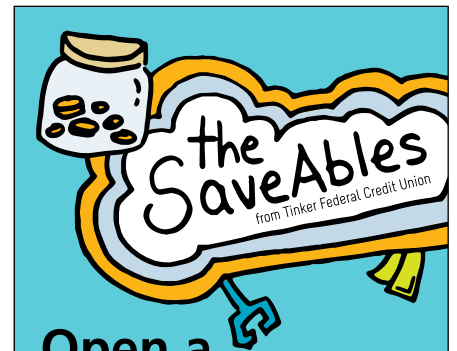
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Open a
**SaveAbles
Kids Club
account & your
child gets \$25***

(plus earn a current .25% APY*)

Offer good May & June 2026

Federally insured by NCUA

*New accounts opened between May 1, 2026 and June 30, 2026, are eligible. Maximum age for opening a SaveAbles Kids Club account is 18 years old. Receive \$25 into the SaveAbles account within seven days of account opening. Required to open a \$5 Share (Savings) account to receive \$25 into the SaveAbles account. Cannot be combined with other Share (Savings) incentives offered by TFCU. The 0.25% dividend rate and 0.25% annual percentage yield (APY) are accurate as of April 1, 2026. Dividend rates are declared by the Board of Directors of TFCU and are subject to change at any time. Fees may reduce earnings. May be reported as taxable income. All accounts subject to approval by TFCU and all membership qualification guidelines apply.



For locations, numbers and
hours please visit [TinkerFCU.org](https://www.TinkerFCU.org)

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