

College Aid Pro Partners with Juno to Help Families Navigate Graduate Borrowing and Repayment Amid Major Federal Changes

Collaboration provides clear education, vetted graduate school loans, and refinancing at a key policy moment for college and post-college families.

SALEM, MA, UNITED STATES, October 28, 2025 /EINPresswire.com/ -- [College Aid Pro](#) (CAP), the leading platform helping families pay less for college, today announced a strategic partnership with [Juno](#), the group-powered marketplace for student loans and refinancing. The alliance comes at a critical time: sweeping federal changes under the recently enacted “One Big Beautiful Bill” are reshaping graduate borrowing limits, eliminating the federal Grad PLUS loan, and streamlining (and in some cases winding down) popular repayment options. Changes set to roll out through July 1, 2026 and beyond.

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For graduate and professional students and for borrowers already in repayment, they can compare options confidently and pursue potential savings without sacrificing long-term flexibility.”

Matthew Carpenter, Co-Founder College Aid Pro

“Families trust College Aid Pro to bring clarity when the rules change,” said Matt Carpenter, Co-Founder of College Aid Pro. “With Juno, we’re expanding that promise—especially for graduate and professional

students and for borrowers already in repayment—so they can compare options confidently, avoid pitfalls, and pursue potential savings without sacrificing long-term flexibility.”

Under the new law and ensuing regulatory shifts, families face lower federal borrowing caps for graduate study and the phase-out of Grad PLUS, alongside consolidation and rollback of several income-driven repayment (IDR) options (including the widely used SAVE plan), which will alter how (and how much) borrowers pay over time. These changes elevate the importance of smart borrowing choices on the front end and well-timed refinancing decisions for eligible borrowers in repayment.

What the CAP × Juno Partnership Delivers:

Graduate School Borrowing Guidance: Plain-English breakdown of federal vs. private loans, what

capped federal limits really mean, and the program-specific trade-offs for MBA, law, medical, and other professional degrees.

[Smart Refinancing Options](#): Explore Juno's group-negotiated marketplace for pre-screened offers that could lower rates and monthly payments for qualified borrowers.

Collective Bargaining, Lower Rates: Juno's group-negotiated offers align with CAP's mission: end student debt by smarter college shopping and strategic borrowing.

Ongoing Education & Events: Fresh guidance, Q&As, and workshops to keep borrowers confident and up to date.

"Juno's mission is to help people borrow less and repay smarter," said Nikhil Agarwal, Co-CEO at Juno. "Policy shifts can be confusing and costly if you misread them. Together with College Aid Pro, we're giving families leverage, transparency, and education so they can act with confidence in a changing environment."

Why This Matters Now:

Graduate Borrowing Is Tightening: Annual and lifetime caps are changing, and Grad PLUS is ending, nudging many students to reassess funding mixes earlier in the process.

Repayment Is Changing: The administration is replacing and consolidating IDR options (including changes affecting SAVE), which can alter payment amounts, interest accumulation, and forgiveness timelines especially for borrowers entering repayment before the 2026 changes fully take effect.

Timing Is Strategic: With key provisions phasing in by July 1, 2026, families benefit from early planning to preserve federal benefits where valuable, and to explore market-based refinancing where it may make financial sense.

About College Aid Pro

College Aid Pro is the #1 rated college planning platform that helps families pay less for college through transparent pricing, scholarship insights, and step-by-step affordability planning. From

A graphic with a teal background showing a group of students in a library or study hall. Overlaid on the image are the logos for College Aid Pro (a blue house icon) and Juno (a purple circle with a white 'J'). Between the logos is an ampersand '&'. Below the logos, the text reads: "College Aid Pro™ & Juno Where smart college planning meets collective bargaining power — to get you a better deal on student loans." At the bottom of the graphic, a white box contains the text: "College Aid Pro is now partnered with Juno to help families navigate graduate student borrowing and repayment!"

College Aid Pro™ & Juno

Where smart college planning meets collective bargaining power — to get you a better deal on student loans.

College Aid Pro is now partnered with Juno to help families navigate graduate student borrowing and repayment!

school selection to award comparisons and appeals, CAP empowers families, and the advisors who serve them, to make confident, cost-savvy decisions.

About Juno

Juno is a group-powered marketplace that negotiates with lenders to help students and graduates access competitive rates on student loans and refinancing. By bringing borrowers together, Juno creates leverage and transparency helping people borrow less and repay smarter.

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