Excel: How to Unduplicated Count Number of Students in the Program

For example, an Excel Worksheet below, count unduplicated number of students have loans in the program. Note: NetLoan Column may have blank or 0 amount.

	A	B	C	D	E	F	G	H	I	J	K	L
1	Program	StudentName	StuNum	StartDate	LDA	NetLoan				Program	NumHasLoan	
2	MBA	CC	1003	7/29/2019	10/11/2020	4333				MBA	3	
3	MBA	DD	1004	7/29/2019	11/12/2020					SRT	2	
4	MBA	EE	1005	10/8/2018	2/3/2019	5561						
5	MBA	EE	1005	3/11/2019	5/24/2020	0						
6	MBA	FF	1006	11/12/2018	3/13/2020	0				Program	NumHasLoan	
7	MBA	GG	1007	2/4/2019	4/10/2020	16761				MBA	3	
8	MBA	GG	1007	3/12/2018	5/19/2019	14844				SRT	2	
9	SRT	AA	1001	7/29/2019	5/24/2020	9401						
10	SRT	BB	1002	10/8/2018	2/3/2019	9401						
11	SRT	BB	1002	3/11/2019	5/24/2020	12500						
12												

If we named Column A as Program, Column B as StudentName, and Column F as NetLoan already to simplify formula later, then the formula in K2 is below:

= IFERROR(ROWS(UNIQUE(FILTER(StuNum,(TRIM(Program)=TRIM(J2)) *(NetLoan>0)))),0)

If we did not name the Columns, the formula in K7 is below:

= IFERROR(ROWS(UNIQUE(FILTER($C:$C,(TRIM($A:$A)=TRIM(J7)) *($F:$F>0)))),0)

Reference: https://www.ablebits.com/office-addins-blog/2020/06/10/count-unique-values-excel/