

2010-2011 and 2011-2012 FEDERAL STAFFORD LOAN LIMITS

ELIGIBLE DEPENDENT UNDERGRADUATE STUDENTS (except students whose parents cannot borrow PLUS)				
Academic Level	Credit Hours	Subsidized Stafford Annual Loan Limit	Unsubsidized Stafford Annual Loan Limit	Total Annual Limit
Freshman	0-29	\$3,500	\$2,000	\$5,500
Sophomore	30-59	\$4,500	\$2,000	\$6,500
Junior	60-89	\$5,500	\$2,000	\$7,500
Senior	90-120	\$5,500	\$2,000	\$7,500
Fifth Year Students	120+	\$5,500	\$2,000	\$7,500
ELIGIBLE INDEPENDENT UNDERGRADUATE STUDENTS (including Dependent Students whose parents have been denied PLUS)				
Academic Level	Credit Hours	Subsidized Stafford Annual Loan Limit	Unsubsidized Stafford Annual Loan Limit	Total Annual Limit
Freshman	0-29	\$3,500	\$6,000	\$9,500
Sophomore	30-59	\$4,500	\$6,000	\$10,500
Junior	60-89	\$5,500	\$7,000	\$12,500
Senior	90-120	\$5,500	\$7,000	\$12,500
Fifth Year Students	120+	\$5,500	\$7,000	\$12,500
Certificate ^(a)	Variable	\$5,500	\$5,000	\$10,500
Certification ^(a)	Variable	\$5,500	\$7,000	\$12,500
ELIGIBLE MASTER'S / DOCTORATE DEGREE STUDENTS ANNUAL LOAN LIMITS				
Subsidized Stafford		\$8,500		
Unsubsidized Stafford		\$12,000		
Total Federal Stafford		\$20,500		
Additional Unsubsidized Stafford for Doctor of Pharmacy candidates			\$12,500	
AGGREGATE LIFETIME STAFFORD MAXIMUMS				
Undergraduate Dependent Student		\$31,000 (Subsidized portion limited to \$23,000, if eligible)		
Undergraduate Independent Student		\$57,500 (Subsidized portion limited to \$23,000, if eligible)		
Masters / Doctorate Student (includes undergraduate borrowing)		\$138,500 (Subsidized portion limited to \$65,500, if eligible)		
Doctor of Pharmacy candidates (includes undergraduate borrowing)		\$224,000 (Subsidized portion limited to \$65,500, if eligible)		

^(a) Certification/Certificate students are usually "Independent". However, there are circumstances when a Certification or Certificate student may be classified as "Dependent" and therefore subject to Dependent Undergraduate loan limits .

Please Note: The above limits are for a full academic year (fall, spring and summer). You will be able to receive no more than half of each loan limit per semester up to the annual limit at your academic level.

Second Bachelor candidates are treated as Undergraduate students for purposes of determining loan limits.

Certification/Certificate students are generally limited to no more than three (3) years of loan eligibility.