

FEDERAL STAFFORD LOAN LIMITS

(loan limits are Unsubsidized Federal Stafford, unless otherwise indicated)

ELIGIBLE DEPENDENT UNDERGRADUATE STUDENTS (except students whose parents cannot borrow PLUS)		
Academic Level	Credit Hours	Annual Loan Limit
Freshman	0-29	\$5,500 (Subsidized portion limited to \$3,500, if eligible)
Sophomore	30-59	\$6,500 (Subsidized portion limited to \$4,500, if eligible)
Junior	60-89	\$7,500 (Subsidized portion limited to \$5,500, if eligible)
Senior	90-120	\$7,500 (Subsidized portion limited to \$5,500, if eligible)
Fifth Year Students	120+	\$7,500 (Subsidized portion limited to \$5,500, if eligible)
ELIGIBLE INDEPENDENT UNDERGRADUATE STUDENTS (including Dependent Students whose parents have been denied PLUS)		
Academic Level	Credit Hours	Annual Loan Limit
Freshman	0-29	\$9,500 (Subsidized portion limited to \$3,500, if eligible)
Sophomore	30-59	\$10,500 (Subsidized portion limited to \$4,500, if eligible)
Junior	60-89	\$12,500 (Subsidized portion limited to \$5,500, if eligible)
Senior	90-120	\$12,500 (Subsidized portion limited to \$5,500, if eligible)
Fifth Year Students	120+	\$12,500 (Subsidized portion limited to \$5,500, if eligible)
ELIGIBLE CERTIFICATE / CERTIFICATION / SECOND BACHELORS / MASTERS / DOCTORATE DEGREE STUDENTS ANNUAL UNSUBSIDIZED STAFFORD LOAN LIMITS		
Academic Level	Credit Hours	Annual Loan Limit
Certificate ^(a)	Variable	\$10,500
Certification ^(a)	Variable	\$12,500
Second Bachelors ^(a)	Variable	\$5,500 - \$12,500
Masters	Variable	\$20,500
Doctorate	Variable	\$20,500
Doctor of Pharmacy	Variable	\$33,000
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) Certificate, Certification & Second Bachelor students are usually "Independent". However, there are circumstances when such a 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.

Certificate, Certification & Second Bachelor candidates are treated as Undergraduate students for purposes of determining lifetime Stafford maximums.

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