

Stafford Loan Limits

Effective for Stafford loans first disbursed on or after July 1, 2008



Academic Grade Level/Loan Type	Maximum Annual Loan Amount	
	Dependent Student	Independent Student or Dependent Student Whose Parent is ineligible for PLUS
First-Year Undergraduates		
Base Stafford loan eligibility (Subsidized & Unsubsidized)	\$3,500	\$3,500
Additional Unsubsidized Stafford Loan eligibility	\$2,000	\$6,000
Maximum First-Year Total	\$5,500	\$9,500

Second-Year Undergraduates		
Base Stafford loan eligibility (Subsidized & Unsubsidized)	\$4,500	\$4,500
Additional Unsubsidized Stafford Loan eligibility	\$2,000	\$6,000
Maximum Second-Year Total	\$6,500	\$10,500

Third, Fourth and Fifth-Year Undergraduates		
Base Stafford loan eligibility (Subsidized & Unsubsidized)	\$5,500	\$5,500
Additional Unsubsidized Stafford Loan eligibility	\$2,000	\$7,000
Maximum Third, Fourth and Fifth-Years Total	\$7,500	\$12,500

Graduate and Professional Students		
Base Stafford loan eligibility (Subsidized & Unsubsidized)		\$8,500
Additional Unsubsidized Stafford Loan eligibility		\$12,000
Maximum Graduate/Professional Total		\$20,500

Aggregate Loan Limits	
Dependent Undergraduate Student	\$31,000 (no more than \$23,000 can be Subsidized)
Independent Undergraduate Student or Dependent Student Whose Parent Is Ineligible for PLUS	\$57,500 (no more than \$23,000 can be Subsidized)
Graduate/Professional Student*	\$138,500 (no more than \$65,500 can be Subsidized)

*Higher limits may apply to certain health professions students.