

Federal provisions limit the amount of Direct subsidized and unsubsidized loans students may borrow each academic year. The limits outlined below do not apply to Direct PLUS Loans for parents or graduate/professional students.

Undergraduate Students	Maximum Annual Loan Amount	
Grade Level 1	Dependent Student	Independent Student
Base Direct Loan eligibility (subsidized and unsubsidized)	\$3,500	\$3,500
Additional unsubsidized Direct Loan eligibility	\$2,000	\$2,000
Unsubsidized Direct loan eligibility for independent student or dependent student due to parent ineligibility for PLUS loan		\$4,000
Maximum Grade Level 1 Total	\$5,500	\$9,500

Grade Level 2	Dependent Student	Independent Student
Base Direct Loan eligibility (subsidized and unsubsidized)	\$4,500	\$4,500
Additional unsubsidized Direct Loan eligibility	\$2,000	\$2,000
Unsubsidized Direct Loan eligibility for independent student or dependent student due to parent ineligibility for PLUS loan		\$4,000
Maximum Grade Level 2 Total	\$6,500	\$10,500

Grade Level 3 and Beyond	Dependent Student	Independent Student
Base Direct Loan eligibility (subsidized and unsubsidized)	\$5,500	\$5,500
Additional unsubsidized Direct Loan eligibility	\$2,000	\$2,000
Unsubsidized Direct Loan eligibility for independent student or dependent student due to parent ineligibility for PLUS loan		\$5,000
Maximum Grade Level 3 and Beyond Total	\$7,500	\$12,500

Graduate Students	Maximum Annual Loan Amount	
Graduate and Professional Students	Dependent Student	Independent Student
Base Direct Loan eligibility (unsubsidized)		\$8,500
Additional unsubsidized Direct Loan eligibility		\$12,000
Maximum Total		\$20,500

Teacher Certification	Maximum Annual Loan Amount	
Teacher Certification Course Work	Dependent Student	Independent Student
Base Direct Loan eligibility (subsidized and unsubsidized)	\$5,500	\$5,500
Additional unsubsidized Direct Loan eligibility		\$2,000
Unsubsidized Direct Loan eligibility for independent student or dependent student when due to parent ineligibility for PLUS loan		\$5,000
Maximum Teacher Certification Total		\$12,500

Preparatory Course Work

Maximum Annual Loan Amount