

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