

FEDERAL STAFFORD LOAN LIMITS

HOW MUCH CAN I BORROW?

The amount depends on your college's cost of attendance, your expected family contribution, your year in school, your enrollment status, whether you're a dependent or an independent student, and how much other financial aid you receive. Your loan and any other financial aid you receive, including private aid, cannot be more than your college expenses.

Academic Year	Dependent Student* Sub & Unsub	Independent Student*		
		Sub & Unsub	Additional Unsubsidized	Total Subsidized & Unsubsidized
First Year	\$2,625	\$2,625	\$4,000	\$6,625
Second Year	\$3,500	\$3,500	\$4,000	\$7,500
Third and Remaining Years	\$5,500	\$5,500	\$5,000	\$10,500
Graduate/Professional	—	\$8,500	\$10,000	\$18,500
Aggregate Limits				
Dependent Undergraduate	\$23,000	—	—	\$23,000
Independent Undergraduate	—	\$23,000	\$23,000	\$46,000
Graduate/Professional	—	\$65,500	\$73,000	\$138,500

*If you're a dependent student whose parents are unable to obtain a federal PLUS loan, you may borrow the same amount in unsubsidized loans as independent students.