

Stafford Loan Limits



Academic Grade Level/Loan Type	Maximum Loan Amount	
	Dependent Student	Independent Student or Dependent Student Whose Parent is Ineligible for PLUS
Preparatory Coursework for Enrollment in Undergraduate Programs		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$2,625	\$2,625
Additional unsubsidized Stafford loan eligibility		\$6,000
Maximum Preparatory Undergraduate Coursework Totals	\$2,625	\$8,625
First-Year Undergraduates	Dependent Student	Independent Student or Dependent Student Whose Parent is Ineligible for PLUS
Base Stafford loan eligibility (subsidized and 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 and unsubsidized)	\$4,500	\$4,500
Additional unsubsidized Stafford loan eligibility	\$2,000	\$6,000
Maximum Second-Year Total	\$6,500	\$10,500
Third- and Subsequent-Years Undergraduates		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$5,500	\$5,500
Additional unsubsidized Stafford loan eligibility	\$2,000	\$7,000
Maximum Third- and Subsequent-Years Total	\$7,500	\$12,500
Preparatory Coursework for Enrollment in Graduate/Professional Programs	Dependent Student	Independent Student or Dependent Student Whose Parent is Ineligible for PLUS
Base Stafford loan eligibility (subsidized and unsubsidized)	\$5,500	\$5,500
Additional unsubsidized Stafford loan eligibility		\$7,000
Maximum Preparatory Graduate Coursework Totals	\$5,500	\$12,500

Academic Grade Level/Loan Type	Maximum Loan Amount	
	Dependent	Independent
Teacher Certification		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$5,500	\$5,500
Additional unsubsidized Stafford loan eligibility		\$7,000
Maximum Teacher Certification Totals	\$5,500	\$12,500
Graduate and Professional Students		
Base Stafford loan eligibility (subsidized and unsubsidized)**		\$8,500
Additional unsubsidized Stafford loan eligibility		\$12,000
Maximum Graduate/Professional Total		\$20,500

Academic Grade Level/Additional Unsubsidized	Maximum Additional Unsubsidized Loan Amount for Health Profession Students	
Graduate degree in Public Health, Doctor of Pharmacy or Chiropractic, Doctoral Degree in Clinical Psychology, Masters or Doctoral Degree in Health Administration		
9-month academic year		\$12,500*
12-month academic year		\$16,667*
Academic Grade Level/Additional Unsubsidized		
Doctor of Dentistry, Optometry, Naturopathy, Allopathic Medicine, Podiatric Medicine, Veterinary Medicine, or Naturopathic Medicine		
9-month academic year		\$20,000*
12-month academic year		\$26,667*

*Proration of annual loan limits applies for academic years of 10 or 11 months. The prorated annual additional unsubsidized loan limits for such programs is determined by dividing the applicable annual loan limit by 9 months, then multiplying the result by 10 or 11 months. The school is not required to prorate this additional unsubsidized Stafford sum for an academic year that is less than nine months, and may originate the loan at the full nine-month loan limit, if applicable.

** Note that for periods of enrollment beginning on or after July 1, 2012, graduate and professional students no longer will be eligible for subsidized Stafford loan funds. For loan periods that begin on or after that date, the annual loan limit will remain \$20,500, but the base portion of \$8,500 will be limited to unsubsidized Stafford loan funds, regardless of the student's EFC.

Aggregate Loan Limits	
Dependent Undergraduate Student	\$31,000 (no more than \$23,000 of which may be subsidized)
Independent Undergraduate Student or Dependent Student Whose Parent Is Ineligible for PLUS	\$57,500 (no more than \$23,000 of which may be subsidized)
Graduate/Professional Student*	\$138,500 (no more than \$65,500 of which may be subsidized)
Health Professions students enrolled in certain eligible programs	\$224,000 (no more than \$65,500 of which may be subsidized)