

Federal Direct Loan Program

Subsidized and unsubsidized loans are federal student loans for eligible students to help cover the cost of higher education at a variety of institutions. The U.S. Department of Education offers eligible students at participating schools Direct Subsidized Loans and Direct Unsubsidized Loans. For more information regarding federal student loans, visit the [Federal Student Aid](#) website.

The below chart highlights current annual and aggregate loan limits for the Federal Direct Subsidized and Unsubsidized Loan program, which may be combined to fund your education.

Please note: there are different limits for dependent and independent undergraduate students as well as graduate and professional students.

DEPENDENT LOAN LIMITS

School Year	Max Subsidized	Max Unsubsidized	Max Annual Loan Limit
First-Year	\$3,500.00	\$2,000.00	\$5,500.00
Second-Year	\$4,500.00	\$2,000.00	\$6,500.00
Third-Year	\$5,500.00	\$2,000.00	\$7,500.00
Beyond Third-Year	\$5,500.00	\$2,000.00	\$7,500.00

INDEPENDENT LOAN LIMITS

School Year	Max Subsidized	Max Unsubsidized	Max Annual Loan Limit
First-Year	\$3,500.00	\$6,000.00	\$9,500.00
Second-Year	\$4,500.00	\$6,000.00	\$10,500.00
Third-Year	\$5,500.00	\$7,000.00	\$12,500.00
Beyond Third-Year	\$5,500.00	\$7,000.00	\$12,500.00
Graduate and Professional	\$0.00	\$20,500.00	\$20,500.00

AGGREGATE LOAN LIMITS

Dependency Status	Max Subsidized	Max Unsubsidized	Total Combined Loan Limit
Dependent Undergraduate Student	\$23,000.00	\$8,000.00	\$31,000.00
Independent Undergraduate Student	\$23,000.00	\$34,500.00	\$57,500.00
Graduate and Professional Student	\$0.00	\$138,500.00	\$138,500.00

Note*

- Dependent student chart information is excluding students whose parents are unable to obtain PLUS Loans.
- Independent student chart information would include dependent students whose parents are unable to obtain PLUS Loans.
- Post-Baccalaureate Certificates would be eligible for \$12,500.00 loans only.
- Graduate Level programs are eligible for \$20,500.00 Unsubsidized loans only.