

Stafford Loan Limits

Year in school	Type of Student		
	Dependent undergraduate students	Independent undergraduate students <u>and</u> Dependent students whose parents are unable to obtain PLUS Loans	Graduate and professional degree students
Freshman	\$5,500 – No more than \$3,500 may be in subsidized loans	\$9,500 – No more than \$3,500 may be in subsidized loans	\$20,500
Sophomore	\$6,500 – No more than \$4,500 may be in subsidized loans	\$10,500 – No more than \$4,500 may be in subsidized loans	
Junior and Senior	\$7,500 – No more than \$5,500 may be in subsidized loans	\$12,500 – No more than \$5,500 may be in subsidized loans	
Aggregate loan limit	\$31,000 – No more than \$23,000 may be in subsidized loans	\$57,500 – No more than \$23,000 may be in subsidized loans	\$138,500 – this limit includes loans received during undergraduate study