

Annual Loan Limits –Stafford Loan			
Dependent Students(without Plus Loan Denial)	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit for Unsubsidized Loans(minus subsidized amount)
First-Year Undergraduate (Freshman)	\$3500	\$2000	\$5500
Second-Year Undergraduate (Sophomore)	\$4500	\$200	\$6500
Third-Year and Beyond Undergraduate(Junior, Senior)	\$5500	\$2000	\$7500
Independent Students(and dependent students whose parents were denied a Plus Loan)	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit for Unsubsidized Loans(minus subsidized amounts)
First-Year Undergraduate (Freshman)	\$3500	\$6000	\$9500
Second-Year Undergraduate(Sophomore)	\$4500	\$6000	\$10,500
Third-Year and Beyond Undergraduate (Junior, Senior)	\$5500	\$7000	\$12,500
Teaching Certification	\$5500	\$7000	\$12,500
Graduate and Professional Students			Total Limit for Unsubsidized Loans
			\$20,500

Aggregate Loan Limits-Stafford Loans			
	Combined Based Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit for Unsubsidized Loans(minus subsidized amounts)
Dependent Undergraduate Students(whose parents were not denied a PLUS loan)	\$23,000	\$8,000	\$31,000
Independent Undergraduate Students(and dependent students	\$23,000	\$34,500	\$57,500