

Annual Loan Limits - Stafford Loan			
Dependent Students (whose parents were not denied a PLUS loan)	Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit for Unsubsidized Loans (minus subsidized amounts)
First-Year Undergraduate (Freshman)	\$3,500	\$2,000	\$5,500
Second-Year Undergraduate (Sophomore)	\$4,500	\$2,000	\$6,500
Third-Year and Beyond Undergraduate (Junior, Senior)	\$5,500	\$2,000	\$7,500
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)	\$3,500	\$6,000	\$9,500
Second-Year Undergraduate (Sophomore)	\$4,500	\$6,000	\$10,500
Third-Year and Beyond Undergraduate (Junior, Senior)	\$5,500	\$7,000	\$12,500
Graduate Students	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit for Unsubsidized Loans (minus subsidized amounts)
Graduate Students	\$8,500	\$12,000	\$20,500