



The Department of Education requires students to be enrolled at least half-time to receive Federal Direct Subsidized and Unsubsidized Loans. Half-time enrollment status is defined as follows:

- Undergraduate students must maintain enrollment of at least 6+ credit hours
- Graduate students must maintain enrollment of at least 3+ credit hours

There are limits to the amount of Subsidized and Unsubsidized loans that a student may be eligible to receive for an academic year (annual loan limit). There is also a limit to the total amount of loans a student may receive for an undergraduate and graduate degree. Please refer to the charts below for annual and aggregate loan limits.

Dependent Loan Limits

| | Subsidized | Unsubsidized | Annual Limit |
|-------------------------------|------------|--------------|--------------|
| Freshman (0-29 credits) | \$3,500 | \$2,000 | \$5,500 |
| Sophomore (30-59 credits) | \$4,500 | \$2,000 | \$6,500 |
| Junior / Senior (60+ credits) | \$5,500 | 2,000 | \$7,500 |

Independent Loan Limits

| | Subsidized | Unsubsidized | Annual Limit |
|-------------------------------|------------|--------------|--------------|
| Freshman (0-29 credits) | \$3,500 | \$6,000 | \$9,500 |
| Sophomore (30-59 credits) | \$4,500 | \$6,000 | \$10,500 |
| Junior / Senior (60+ credits) | \$5,500 | \$7,000 | \$12,500 |

Aggregate Lifetime Loan Limits

| | Subsidized | Total Subsidized and Unsubsidized |
|---------------------------|------------|-----------------------------------|
| Undergraduate Dependent | \$23,000 | \$31,000 |
| Undergraduate Independent | \$23,000 | \$57,000 |
| Graduate | \$23,000 | \$138,500 |

Notes:

- Subsidized Loans are need-based and eligibility is determined by a student's FAFSA information.
- If the parent of a dependent student is not able to obtain a Parent PLUS Loan, the student may be eligible for independent loan limits
- The graduate aggregate limit includes all the federal loans received for undergraduate study.