

Dependent Student (under 24 years old)

| Grade Level | Annual Subsidized Loan Limit | Annual Unsubsidized Loan Limit | Total Dependent Annual Direct Loan Limit |
|--|------------------------------|--------------------------------|--|
| Freshmen (0-29 earned credit hours) | \$3,500 | \$2,000 | \$5,500 |
| Sophomore (30-59 earned credit hours) | \$4,500 | \$2,000 | \$6,500 |
| Junior/Senior (60+ earned credit hours) | \$5,500 | \$2,000 | \$7,500 |
| Second Degree Seeking | \$5,500 | \$2,000 | \$7,500 |

Independent Student (under 24 years old or older)

| Grade Level | Annual Subsidized Loan Limit | Annual Unsubsidized Loan Limit | Total Independent Annual Direct Loan Limit |
|--|------------------------------|--------------------------------|--|
| Freshmen (0-29 earned credit hours) | \$3,500 | \$6,000 | \$9,500 |
| Sophomore (30-59 earned credit hours) | \$4,500 | \$6,000 | \$10,500 |
| Junior/Senior (60+ earned credit hours) | \$5,500 | \$7,000 | \$12,500 |
| Second Degree Seeking | \$5,000 | \$7,000 | \$12,500 |

Graduate Student

| | Annual Subsidized Loan Limit | Annual Unsubsidized Loan Limit | Total Graduate Annual Direct Loan Limit |
|-------------------------|------------------------------|--------------------------------|---|
| Graduate Student | Not eligible | \$20,500 | \$20,500 |

**Your direct loan eligibility may be less than the annual limit. It is based on your financial aid need (as defined by the FAFSA) and your maximum cost of attendance.*