

Annual and Aggregate (Total) Loan Limits: There are annual limits to the amount you can borrow in both subsidized and unsubsidized Direct Stafford Loans. The following chart provides maximum semester amounts and annual loan limits.

	Two Semester Maximum Per Term (Fall and Spring)	Three Semester Maximum Per Term (Fall, Spring, and Summer)	Annual Loan Limits
Dependent First Year Undergraduate	\$1750 subsidized \$1000 unsubsidized	\$1166 subsidized \$666 unsubsidized	\$3500 subsidized \$2000 unsubsidized
Dependent Second Year Undergraduate	\$2250 subsidized \$1000 unsubsidized	\$1500 subsidized \$666 unsubsidized	\$4500 subsidized \$2000 unsubsidized
Dependent Third Year & Beyond Undergraduate	\$2750 subsidized \$1000 unsubsidized	\$1833 subsidized \$666 unsubsidized	\$5500 subsidized \$2000 unsubsidized
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Independent First Year Undergraduate	\$1750 subsidized \$3000 unsubsidized	\$1166 subsidized \$2000 unsubsidized	\$3500 subsidized \$6000 unsubsidized
Independent Second Year Undergraduate	\$2250 subsidized \$3000 unsubsidized	\$1500 subsidized \$2000 unsubsidized	\$4500 subsidized \$6000 unsubsidized
Independent Third Year & Beyond Undergraduate	\$2750 subsidized \$3500 unsubsidized	\$5500 subsidized \$2333 unsubsidized	\$5500 subsidized \$7000 unsubsidized

Aggregate (total) loan limits: The maximum total debt from all Stafford Loans for an undergraduate student is —

- Dependent Student: \$31,000 – No more than \$23,000 of this amount may be in subsidized loans.
- Independent Student: \$57,500 – No more than \$23,000 of this amount may be in subsidized loans.