(except students whose parents are unable to obtain PLUS loans)   (and dependent undergraduate students whose parents are unable to obtain PLUS loans)		Dependent Students	Independent Students	
Second-Year Undergraduate Annual Loan Limit (30 – 59 credits)   Stock of this amount may be in subsidized loans.   State-Required Teacher Certification Coursework   State-Required Teacher Certification Coursework   State-Required Teacher Certification Coursework   Subsidized loans.   State-Required Teacher Certification Coursework   State-Required Teacher Certification Coursework   State-Required Teacher Certification Coursework   State-Reguired Teacher Certification Coursework   State-Reg		_	<u>-</u>	
Coans   Coans   Coans   Coans				
First-Year Undergraduate Annual Loan Limit (0 – 29 credits)  Second-Year Undergraduate Annual Loan Limit (30 – 59 credits)  Graduate Annual Loan Limit (60 credits – Graduation)  Freparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Subsidized loans.  Subsidized Loans  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.			·	
First-Year Undergraduate Annual Loan Limit (0 – 29 credits)  Second-Year Undergraduate Annual Loan Limit (30 – 59 credits)  Third-Year and Beyond Undergraduate Annual Loan Limit (60 credits – Graduation)  Graduate Level  Graduate or Professional Students Annual Loan Limit Coursework  State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized Loan Limit  Subsidized Loan Limits  Subsidized Loan Limits  State-Required Teacher Certification Coursework  Subsidized Aggregate Loan Limit  Subsidized Aggregate Loan Limit  Subsidized Loan Limit  Sy,500 – No more than \$5,500 of this amount may be in subsidized loans.  State-Required Teacher Certification Coursework  Subsidized Ioans.  Subsidized Ioans.  Subsidized Ioans.  \$3,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$420,500 (unsubsidized only)  \$20,500 (unsubsidized only)  \$20,500 (unsubsidized only)  \$20,500 (unsubsidized only)  \$20,500 (unsubsidized only)  \$21,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$37,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.		iounoj	anasie to ostani i 200 ioans)	
Loan Limit (0 – 29 credits)  Second-Year Undergraduate Annual Loan Limit (30 – 59 credits)  Third-Year and Beyond Undergraduate Annual Loan Limit (60 credits – Graduation)  Graduate Level  Graduate or Professional Students Annual Loan Limit Coursework  State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized Ioans.  Subsidized Ioans.  State-Required Teacher Certification Coursework  Subsidized Ioans.  Subsidized Ioans.  Subsidized Ioans.  of this amount may be in subsidized Ioans.  subsidized Ioans.  State-Required Teacher Certification Coursework  Subsidized Ioans.  Subsidized Ioans.  Subsidized Ioans.  Subsidized Ioans.  State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized Ioans.  Subsidized	Undergraduate Level			
Second-Year Undergraduate Annual Loan Limit (30 – 59 credits)  Third-Year and Beyond Undergraduate Annual Loan Limit (60 credits – Graduation)  Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized Loan Limit  Subsidized loans.  Subsidized loans.  Subsidized loans.  \$10,500 – No more than \$4,500 of this amount may be in subsidized loans.  \$1,500 – No more than \$5,500 of this amount may be in subsidized loans.  State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized Loan Limit  Subsidized Loans  Subsidized Loan Limits  Subsidized Loans  \$20,500 (unsubsidized only) of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.	First-Year Undergraduate Annual	\$5,500 – No more than \$3,500	\$9,500 – No more than \$3,500	
Second-Year Undergraduate Annual Loan Limit (30 – 59 credits)  Third-Year and Beyond Undergraduate Annual Loan Limit (60 credits – Graduation)  Sry,500 – No more than \$4,500 of this amount may be in subsidized loans.  Frequency Graduate Annual Loan Limit Coursework  State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized  Aggregate Loan Limit  Subsidized  Aggregate Loan Limit  Second-Year Undergraduate State-Required Teacher Certification Coursework  Subsidized Aggregate Loan Limit  Subsidized Aggregate Loan Limit  Second-Year Undergraduate \$4,500 of this amount may be in subsidized loans.  \$10,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$20,500 (unsubsidized only)  \$20,500 - No more than \$5,500 of this amount may be in subsidized loans.  \$20,500 - No more than \$5,500 of this amount may be in subsidized loans.  \$20,500 (unsubsidized loans)  \$20,500 (unsubsidized loans)  \$20,500 (unsubsidized loans)  \$20,500 - No more than \$5,500 of this amount may be in subsidized loans.  \$20,500 - No more than \$5,500 of this amount may be in subsidized loans.  \$20,500 - No more than \$5,500 of this amount may be in subsidized loans.  \$20,500 - No more than \$5,500 of this amount may be in subsidized loans.	Loan Limit	of this amount may be in	of this amount may be in	
Annual Loan Limit (30 – 59 credits)  Third-Year and Beyond Undergraduate Annual Loan Limit (60 credits – Graduation)  Graduate Level  Graduate or Professional Students Annual Loan Limit Coursework  State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized  Aggregate Loan Limit  Subsidized  Of this amount may be in subsidized loans.  Of this amount may be in subsidized loans.  State-Reguired Teacher Certification Coursework  Subsidized loans.  Subsidized loans.  Of this amount may be in subsidized loans.  State-Required Teacher Certification Coursework  Subsidized loans.  Subsidized loans.  State-Reguired Teacher Certification Coursework  Subsidized loans.  Subsidized loans.  State-Reguired Teacher Certification Coursework  State-Reguired Teacher Certification Coursework  Subsidized loans.  Subsidized loans.  State-Reguired Teacher Certification Coursework  Subsidized loans.  Subsidized loans.  Subsidized loans.  Subsidized loans.  State-Reguired Teacher Certification Coursework  Subsidized loans.  State-Reguired Teacher Certification Coursework  Subsidized loans.  Su	(0 – 29 credits)	subsidized loans.	subsidized loans.	
Subsidized loans.   Subsidized loans.   Subsidized loans.   Subsidized loans.	Second-Year Undergraduate	\$6,500 – No more than \$4,500	\$10,500 – No more than \$4,500	
Third-Year and Beyond Undergraduate Annual Loan Limit (60 credits – Graduation)  State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized Loan Limit  Subsidized Loan Limits  Aggregate Loan Limit  Subsidized Loan Limits  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.	Annual Loan Limit	of this amount may be in	of this amount may be in	
Undergraduate Annual Loan Limit (60 credits – Graduation)  Graduate Level  Graduate or Professional Students Annual Loan Limit  Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limit  Subsidized Ioans.  Graduate Level  Not applicable, as all graduate and professional students are considered independent.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.	(30 – 59 credits)	subsidized loans.	subsidized loans.	
Graduate Or Professional Students Annual Loan Limit  Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized loans.  Aggregate Loan Limits  Subsidized loans.  Subsidized loans.  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized and Unsubsidized Aggregate Loan Limit  Aggregate Loan Limit  Subsidized loans.  Subsidized loans.  Subsidized loans.  Sitate-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Subsidized loans.  Subsidized loans.  Subsidized loans.  Subsidized loans.  Subsidized loans.  Subsidized loans.  Sitate-Required Teacher Certification Coursework  Sitate-Required Teacher Sitate-Requir	Third-Year and Beyond	\$7,500 – No more than \$5,500	\$12,500 – No more than \$5,500	
Graduate Level  Graduate or Professional Students Annual Loan Limit  Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized and Unsubsidized Aggregate Loan Limit  Graduate Level  Not applicable, as all graduate and professional students are considered independent.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.	Undergraduate Annual Loan Limit	of this amount may be in	of this amount may be in	
Graduate or Professional Students Annual Loan Limit  Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized and Unsubsidized Aggregate Loan Limit  Not applicable, as all graduate and professional students are considered independent.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$57,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.	(60 credits – Graduation)	subsidized loans.	subsidized loans.	
Graduate or Professional Students Annual Loan Limit  Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized and Unsubsidized Aggregate Loan Limit  Not applicable, as all graduate and professional students are considered independent.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$57,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.				
Annual Loan Limit  Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limit  Subsidized and Unsubsidized Aggregate Loan Limit  Annual Loan Limit  and professional students are considered independent.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$138,500 for graduate or professional students – No more than \$65,500 of this amount may be in subsidized loans.				
Annual Loan Limit  and professional students are considered independent.  Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limit  Subsidized and Unsubsidized Aggregate Loan Limit  Annual Loan Limit  Annual Loan Limit  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$20,500 (unsubsidized not)  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$25,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$25,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$25,500 – No more than \$5,500 of this amount may be in subsidized loans.				
Preparatory Graduate/Professional Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized and Unsubsidized Aggregate Loan Limit  Considered independent. \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$12,500 – No more than \$5,500 of this amount may be in subsidized loans.  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.		•	\$20,500 (unsubsidized only)	
Of this amount may be in subsidized loans.  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized and Unsubsidized Aggregate Loan Limit  Of this amount may be in subsidized loans.  \$7,500 – No more than \$5,500 of this amount may be in subsidized loans.  Aggregate Loan Limits  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$138,500 for graduate or professional students – No more than \$65,500 of this amount may be in subsidized loans.		•		
Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized loans.  State-Required Teacher Certification Coursework  Aggregate Loan Limits  State-Required Teacher Certification Coursework  Subsidized loans.  Subsidized loans.  Subsidized loans.  Subsidized loans.  Subsidized loans.  Subsidized and Unsubsidized Regregate Loan Limit  Subsidized and Unsubsidized Regregate Loan Limit  Subsidized loans.  Subsidized and Unsubsidized loans.  Subsidized loans.  Subsidized and Unsubsidized loans.  Subsidized loans.  Subsidized loans.  Situation This amount may be in subsidized loans.  Situation This amount may be in subsidized loans.				
State-Required Teacher Certification Coursework  State-Required Teacher Certification Coursework  Aggregate Loan Limits  Subsidized loans.  Aggregate Loan Limits  \$57,500 - No more than \$5,500 of this amount may be in subsidized loans.  Aggregate Loan Limits  \$57,500 for undergraduates - No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates - No more than \$23,000 of this amount may be in subsidized loans.  \$138,500 for graduate or professional students - No more than \$65,500 of this amount may be in subsidized loans.		•	•	
of this amount may be in subsidized loans.  Aggregate Loan Limits  Aggregate Loan Limits  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$138,500 for graduate or professional students – No more than \$65,500 of this amount may be in subsidized loans.				
Certification Coursework  Aggregate Loan Limits  Aggregate Loan Limits  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$138,500 for graduate or professional students – No more than \$65,500 of this amount may be in subsidized loans.	1			
Aggregate Loan Limits  \$57,500 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates – No more than \$23,000 of this amount may be in subsidized loans.  \$138,500 for graduate or professional students – No more than \$65,500 of this amount may be in subsidized loans.		•	•	
\$57,500 for undergraduates — No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates — No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates — No more than \$23,000 of this amount may be in subsidized loans.		subsidized loans.	subsidized loans.	
\$57,500 for undergraduates — No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates — No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates — No more than \$23,000 of this amount may be in subsidized loans.	Aggregate Loan Limits			
No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates –  No more than \$23,000 of this amount may be in subsidized professional students – No more than \$65,500 of this amount may be in subsidized	Aggregate Loan Limits			
No more than \$23,000 of this amount may be in subsidized loans.  \$31,000 for undergraduates –  No more than \$23,000 of this amount may be in subsidized professional students – No more than \$65,500 of this amount may be in subsidized			\$57,500 for undergraduates –	
Subsidized and Unsubsidized Aggregate Loan Limit Ag				
Subsidized and Unsubsidized Aggregate Loan Limit Subsidized and Unsubsidized Aggregate Loan Limit Subsidized and Unsubsidized Aggregate Loan Limit Subsidized				
\$31,000 for undergraduates – Subsidized and Unsubsidized Aggregate Loan Limit  Subsidized and Unsubsidized Aggregate Loan Limit  Ioans.  \$138,500 for graduate or professional students – No more than \$65,500 of this amount may be in subsidized			-	
Subsidized and Unsubsidized Aggregate Loan Limit No more than \$23,000 of this amount may be in subsidized loans.  No more than \$23,000 of this professional students – No more than \$65,500 of this amount may be in subsidized		\$31.000 for undergraduates —	.53.151	
Aggregate Loan Limit amount may be in subsidized professional students – No loans. more than \$65,500 of this amount may be in subsidized		•	\$138,500 for graduate or	
loans. more than \$65,500 of this amount may be in subsidized				
amount may be in subsidized		-	· · · · ·	
			• •	
loans. The graduate aggregate			loans. The graduate aggregate	
limit includes all federal loans				
received for undergraduate			received for undergraduate	
study.			_	