## Annual Stafford Loan Limits

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| --- | --- | --- | --- |
| **Dependent Undergraduates (except students whose parents are unable to obtain PLUS Loans)** | **Initial Subsidized Stafford** | **Additional Unsubsidized Stafford** | **Combined (maximum) Levels** |
| **1st Year** | $3500 | $2000 | $5500 |
| **2nd Year** | $4500 | $2000 | $6500 |
| **3rd Year and Up** | $5500 | $2000 | $7500 |
| **Independent Undergraduates** **(and dependent students** **whose parents are unable** **to obtain PLUS Loans)** |
| **1st Year** | $3500 | $6000 | $9500 |
| **2nd Year** | $4500 | $6000 | $10500 |
| **3rd Year and Up** | $5500 | $7000 | $12500 |
| **Graduate and Professional Degree Student** |  |  |  |
| **All Years** | $8500 | $12000 | $20500 |

## Aggregate Direct Loan Limits

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| --- | --- | --- | --- |
|  | **Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS Loans)** | **Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS Loans)** | **Graduate and Professional Degree Student** |
| **Maximum Total Debt from Stafford Loans When You Graduate (aggregate loan limits)** | $31,000No more than $23,000 of this amount may be in subsidized loans | $57,500No more than $23,000 of this amount may be in subsidized loans.  | $138,500No more than $65,500 of this amount may be in subsidized loans. The graduate debt limit includes Stafford Loans received for undergraduate study. |