

Federal Stafford/Direct Annual Loan Limits

Effective for loans first disbursed on or after 7/1/2008

Grade Level	Subsidized Federal Stafford Loan	Unsubsidized Federal Stafford Loan	TOTAL Federal Stafford Loan
Yr 1 – Undergraduate	\$3,500	Dependent = \$2,000 Independent = \$6,000	Dependent = \$5,500 Independent = \$9,500
Yr 2 – Undergraduate	\$4,500	Dependent = \$2,000 Independent = \$6,000	Dependent = \$6,500 Independent = \$10,500
Yr 3 and above – Undergraduate	\$5,500	Dependent = \$2,000 Independent = \$7,000	Dependent = \$7,500 Independent = \$12,500
Aggregate Loan Limits	\$23,000		Dependent = \$31,000 Independent = \$57,500
Graduate/Professional – Non-HEAL eligible	\$8,500	\$12,000	\$20,500
Graduate/Professional – HEAL eligible (9 mo. Academic Year)	\$8,500	\$12,000 + \$20,000	\$40,500
Graduate/Professional – HEAL eligible (10 mo. Academic Year)	\$8,500	\$12,000 + \$22,222	\$42,722
Graduate/Professional – HEAL eligible (11 mo. Academic Year)	\$8,500	\$12,000 + \$24,444	\$44,944
Graduate/Professional – HEAL eligible (12 mo. Academic Year)	\$8,500	\$12,000 + \$26,667	\$47,167
Aggregate Loan Limits	\$65,500		Graduate/Professional = \$138,500 HEAL eligible = \$224,000

Lender Code: **808851**

The loan limits presented here reflect all changes made by the “Higher Education Reconciliation Act of 2005” (PL. 109-171) as implemented by DCL GEN 06-02, and by changes made by the “Ensuring Continued Access to Student Loans Act of 2008” (PL. 110-227).

At the time of publication of this chart, annual loan limit information for undergraduate and graduate/professional students pursuing preparatory coursework or teacher certification is pending clarification by the U.S. Department of Education. Contact the Department for more information.

For information purposes only. Contact the U.S. Department of Education for more information.