

## ANNUAL DIRECT LOAN LIMITS

Grade Level	Dependent Student (under 24 years old)			Independent Student (24 years of age or older)		
	Annual Subsidized Loan Limit	Annual Unsubsidized Loan Limit	Total Dependent Annual Direct Loan Limit	Annual Subsidized Loan Limit	Annual Unsubsidized Loan Limit	Total Independent Annual Direct Loan Limit
<b>Freshmen</b> (0 - 29 earned credit hours)	\$3,500	\$2,000	\$5,500	\$3500	\$6,000	\$9,500
<b>Sophomore</b> (30 to 59 earned credit hours)	\$4,500	\$2,000	\$6,500	\$4500	\$6,000	\$10,500
<b>Junior/Senior</b> (60+ earned credit hours)	\$5,500	\$2,000	\$7,500	\$5,500	\$7,000	\$12,500
<b>5<sup>th</sup> Year or Second Degree</b>	\$5,500	\$7,000	\$12,500			
<b>Graduate Student</b>	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.