

## STAFFORD LOAN ANNUAL LIMITS

The figures below are for reference only. Please refer to the Federal Student Aid website ([www.studentaid.ed.gov/sa](http://www.studentaid.ed.gov/sa)) for the most up-to-date information.

When looking at the figures provided, keep in mind that it is possible to apply for Parent or Graduate PLUS loans up to the remainder of your cost of attendance as a cumulative total.

### Dependent undergraduates

If you are a dependent undergraduate whose parent is denied a Parent PLUS loan, please refer to the information for independent undergraduates.

Year of study	Subsidized	Unsubsidized	Combined maximum
1st year	\$3,500	\$2,000	\$5,500
2nd year	\$4,500	\$2,000	\$6,500
3rd year and up	\$5,500	\$2,000	\$7,500

### Independent undergraduates

Also applies to dependent undergraduates whose parent is denied a Parent PLUS loan.

Year of study	Subsidized	Unsubsidized	Combined maximum
1st year	\$3,500	\$6,000	\$9,500
2nd year	\$4,500	\$6,000	\$10,500
3rd year and up	\$5,500	\$7,000	\$12,500

### Postgraduates

Year of study	Unsubsidized limit
Any	\$20,500