

New Stafford Loan Limits

Authorized by Ensuring Continued Access to Student Loans Act of 2008 (H.R. 5715)
Effective for Stafford loans first disbursed on or after July 1, 2008

Academic Grade Level/Loan Type	Maximum Loan Amount	
	Dependent Student	Independent Student or Dependent Student Whose Parent is Ineligible for PLUS
First-Year Undergraduates		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$3,500	\$3,500
Additional unsubsidized Stafford loan eligibility	\$2,000	\$6,000
Maximum First-Year Total	\$5,500	\$9,500
Second-Year Undergraduates		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$4,500	\$4,500
Additional unsubsidized Stafford loan eligibility	\$2,000	\$6,000
Maximum Second-Year Total	\$6,500	\$10,500
Third- and Subsequent-Years Undergraduates		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$5,500	\$5,500
Additional unsubsidized Stafford loan eligibility	\$2,000	\$7,000
Maximum Third- and Subsequent-Years Total	\$7,500	\$12,500
Graduate and Professional Students		
Base Stafford loan eligibility (subsidized and unsubsidized)	N/A	\$8,500
Additional unsubsidized Stafford loan eligibility	N/A	\$12,000
Maximum Graduate/Professional Total	N/A	\$20,500

Aggregate Loan Limits	
Dependent Undergraduate Student	\$31,000 (no more than \$23,000 of which may be subsidized)
Independent Undergraduate Student or Dependent Student Whose Parent Is Ineligible for PLUS	\$57,500 (no more than \$23,000 of which may be subsidized)
Graduate/Professional Student*	\$138,500 (no more than \$65,500 of which may be subsidized)

*Higher limits may apply to certain health professions students.