

Stafford Student Loan Limits

These loan figures are the maximum amount a student can borrow. However, not all students are eligible for the maximum amount due to other financial aid awarded.

Dependent Students Stafford Loans		Subsidized	Unsubsidized	IF Parent PLUS denied
Freshman	0 – 29 credit hours	3500 per yr	2000 per yr	4000 per yr
Sophomore	30 – 59 credit hours	4500 per yr	2000 per yr	4000 per yr
Junior	60 – 89 credit hours	5500 per yr	2000 per yr	5000 per yr
Senior	90+ credit hours	5500 per yr	2000 per yr	5000 per yr

Independent Students Stafford Loans		Subsidized	Unsubsidized
Freshman	0 – 29 credit hours	3500 per yr	6000 per yr
Sophomore	30 – 59 credit hours	4500 per yr	6000 per yr
Junior	60 – 89 credit hours	5500 per yr	7000 per yr
Senior	90+ credit hours	5500 per yr	7000 per yr

	Subsidized	Unsubsidized
Graduate Students Stafford Loans	8500 per yr	12,000 per yr