

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	
First-Year Undergraduates	Dependent Student	Independent Student or Dependent Student Whose Parent is Ineligible for PLUS
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.