

## 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
<b>Preparatory Coursework for Enrollment in Undergraduate Programs</b>		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$2,625	\$2,625
Additional unsubsidized Stafford loan eligibility	N/A	\$6,000
<b>Maximum Preparatory Undergraduate Coursework Totals</b>	<b>\$2,625</b>	<b>\$8,625</b>
<b>First-Year Undergraduates</b>	<b>Dependent Student</b>	<b>Independent Student or Dependent Student Whose Parent is Ineligible for PLUS</b>
Base Stafford loan eligibility (subsidized and unsubsidized)	\$3,500	\$3,500
Additional unsubsidized Stafford loan eligibility	\$2,000	\$6,000
<b>Maximum First-Year Total</b>	<b>\$5,500</b>	<b>\$9,500</b>
<b>Second-Year Undergraduates</b>		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$4,500	\$4,500
Additional unsubsidized Stafford loan eligibility	\$2,000	\$6,000
<b>Maximum Second-Year Total</b>	<b>\$6,500</b>	<b>\$10,500</b>
<b>Third- and Subsequent-Years Undergraduates</b>		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$5,500	\$5,500
Additional unsubsidized Stafford loan eligibility	\$2,000	\$7,000
<b>Maximum Third- and Subsequent-Years Total</b>	<b>\$7,500</b>	<b>\$12,500</b>
<b>Preparatory Coursework for Enrollment in Graduate/Professional Programs</b>	<b>Dependent Student</b>	<b>Independent Student or Dependent Student Whose Parent is Ineligible for PLUS</b>
Base Stafford loan eligibility (subsidized and unsubsidized)	\$5,500	\$5,500
Additional unsubsidized Stafford loan eligibility	N/A	\$7,000
<b>Maximum Preparatory Graduate Coursework Totals</b>	<b>\$5,500</b>	<b>\$12,500</b>

Academic Grade Level/Loan Type	Maximum Loan Amount	
<b>Teacher Certification</b>		
Base Stafford loan eligibility (subsidized and unsubsidized)	\$5,500	<b>\$5,500</b>
Additional unsubsidized Stafford loan eligibility	N/A	\$7,000
<b>Maximum Teacher Certification Totals</b>	<b>\$5,500</b>	<b>\$12,500</b>
<b>Graduate and Professional Students</b>		
Base Stafford loan eligibility (subsidized and unsubsidized)	N/A	\$8,500
Additional unsubsidized Stafford loan eligibility	N/A	\$12,000
<b>Maximum Graduate/Professional Total</b>	<b>N/A</b>	<b>\$20,500</b>

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.

