

**Table 2.0: Academic Level Loan Eligibility**

YEAR IN SCHOOL	REQUIREMENTS	MAX SUB AWARD	UNSUB AWARD (INDEPENDENT STUDENTS OR DEPENDENT STUDENTS WITH PLUS DENIAL)	UNSUB AWARD
1 <sup>st</sup>	Freshman – up to 27 hours completed	\$3,500	\$4,000	\$2,000
2 <sup>nd</sup>	Sophomore – 28-57 hours completed	\$4,500	\$4,000	\$2,000
3 <sup>rd</sup>	Junior – 58-89 hours completed	\$5,500	\$5,000	\$2,000
4 <sup>th</sup>	Senior – 90+ hours completed	\$5,500	\$5,000	\$2,000
	Aggregate limits	\$23,000	\$34,500	
Graduate Program				\$20,500

**Table 2.1: Aggregate Loan Limits**

Independent Undergraduate	Dependent Undergraduate with PLUS Denials	Dependent Undergraduate with PLUS Approvals	Graduate Program Unsubsidized
\$57,500	\$57,500	\$31,000	\$100,000

**Table 2.2: Parent PLUS Loan Limits**

All Parents for Dependent Undergraduate Per Year Total Combined Amount*	Aggregate Limit Per Dependent Student (including amounts forgiven, repaid, cancelled, or discharged)*
\$20,000	\$65,000
*Legacy Provision: Loans made prior to July 1, 2026, parents may continue to borrow as in previous year for up to 3 academic years, as long as the student remains enrolled.	

**Table 2.3: Graduate PLUS Loan Limits**

<b>Independent Graduate Program*</b>	<b>Aggregate Limit Per Dependent Student (including amounts forgiven, repaid, cancelled, or discharged)*</b>
<b>Eliminated</b>	\$65,000
*Legacy Provision: Loans made prior to July 1, 2026, graduate students may continue to borrow as in previous year for up to 3 academic years, as long as the student remains enrolled in the same program as of June 30, 2026.	

**Table 2.4: Federal Loan Program Lifetime Loan Limit**

<b>Lifetime limit includes amounts canceled, repaid, forgiven, or discharged. Excludes PLUS loans.</b>
<b>\$257,500</b>

