



We guarantee it.™

Federal Stafford Loan Undergraduate Maximum

	Base Subsidized Amount	Additional Unsubsidized*	Supplemental Unsubsidized	Annual Maximum
Dependent Undergraduates				
First Year	\$ 3,500	\$ 2,000	\$ –	\$ 5,500
Second Year	\$ 4,500	\$ 2,000	\$ –	\$ 6,500
Third Year and beyond	\$ 5,500	\$ 2,000	\$ –	\$ 7,500
Independent Undergraduates/Dependents unable to borrow under the PLUS program				
First Year	\$ 3,500	\$ 2,000	\$ 4,000	\$ 9,500
Second Year	\$ 4,500	\$ 2,000	\$ 4,000	\$ 10,500
Third Year and beyond	\$ 5,500	\$ 2,000	\$ 5,000	\$ 12,500
Undergraduate Certification Programs				
	\$ 5,500	\$ –	\$ 6,000	\$ 11,500
Graduate Certification Programs				
	\$ 5,500	\$ –	\$ 7,000	\$ 12,500

Aggregate Limits

Dependent Undergraduates				
	\$ 23,000	\$ 2,000 per year		\$ 31,000
Independent Undergraduates				
	\$ 23,000	\$ 2,000 per year	not to exceed aggregate	\$ 57,500
Dependent Undergraduates unable to borrow under the PLUS program				
	\$ 23,000	\$ 2,000 per year	not to exceed aggregate	\$ 57,500

*Additional loan amount is for loans first disbursed on or after July 1, 2008. The annual undergraduate loan limits have been increased by \$2,000 and may not exceed \$2,000 per academic year. This amount is all unsubsidized dollars regardless of need or PLUS activity not to exceed cost of attendance as determined by the school.