

Direct Subsidized and Unsubsidized Annual Loan Limits

Dependent Students (except students whose parents cannot borrow a PLUS loan) who qualify may borrow the following per academic year:

- Freshmen (0-30 credits earned*) up to \$5,500 of which only \$3,500 can be subsidized; Sophomore (31+ credits earned*) up to \$6,500 of which only \$4,500 can be subsidized.

Independent Students and Dependent Students whose parents cannot borrow PLUS who qualify may borrow the following per academic year:

- Freshmen (0-30 credits earned) up to \$9,500 of which only \$3,500 can be subsidized; Sophomore (31+ credits earned) up to \$10,500 of which only \$4,500 can be subsidized.

*Grade Level. A student's grade level is determined by the number of credits successfully completed, accepted and recorded by the Registrar's office.