

Federal Loan Limits

The following chart provides maximum annual and total loan limits for subsidized and unsubsidized loans as of July 1, 2012.

| Year | Dependent Students (except students whose parents are unable to obtain PLUS Loans) | Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans) | |
|------------------|--|---|---|
| Legal Studies | First-Year Undergraduate | \$5,500—No more than \$3,500 of this amount may be in subsidized loans. | \$9,500—No more than \$3,500 of this amount may be in subsidized loans. |
| | Second-Year Undergraduate | \$6,500—No more than \$4,500 of this amount may be in subsidized loans. | \$10,500—No more than \$4,500 of this amount may be in subsidized loans. |
| | Third-Year and Beyond Undergraduate | \$7,500 per year—No more than \$5,500 of this amount may be in subsidized loans. | \$12,500 per year—No more than \$5,500 of this amount may be in subsidized loans. |
| JD MJ LLM | Graduate or Professional Degree Students | Not Applicable | \$20,500 |
| | Maximum Total Debt from Subsidized and Unsubsidized Loans | \$31,000—No more than \$23,000 of this amount may be in subsidized loans. | \$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students—No more than \$65,500 of this amount may be in subsidized loans. The graduate debt limit includes all federal loans received for undergraduate study. |

Note: The maximum total loan limits include any Subsidized Federal Stafford Loans or Unsubsidized Federal Stafford Loans you may have received under the ***Federal Family Education Loan (FFEL) Program***. As a result of legislation, no further loans are made under the ***FFEL Program*** as of July 1, 2010.

Graduate and professional students enrolled in certain health profession programs may receive additional unsubsidized Direct Loan amounts each academic year beyond those shown above. For these students, there is also an increased aggregate loan limit of \$224,000 (maximum \$65,500 subsidized).

Document source: <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>

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