

FEDERAL DIRECT LOAN LIMITS FOR SUBSIDIZED AND UNSUBSIDIZED LOANS



DEPENDENT UNDERGRAD STUDENTS

Earned Hours	3 Qtr Maximum	2 Qtr Maximum	1 Qtr Maximum
1st year—0 – 45 Qtr Hrs	\$5,500—No more than \$3,500 Sub	\$3,667	\$1,833
2nd year—46 - 90 Qtr Hrs	\$6,500—No more than \$4,500 Sub	\$4,334	\$2,166
3rd/4th year & Pre-DC—91 - above	\$7,500—No more than \$5,500 Sub	\$5,000	\$2,500

INDEPENDENT UNDERGRAD STUDENTS

Earned Hours	3 Qtr Maximum	2 Qtr Maximum	1 Qtr Maximum
1st year—0 – 45 Qtr Hrs	\$9,500—No more than \$3,500 Sub	\$6,334	\$3,166
2nd year—46 – 90 Qtr Hrs	\$10,500—No more than \$4,500 Sub	\$7,000	\$3,500
3rd/4th year & Pre-DC—91 - above	\$12,500—No more than \$5,500 Sub	\$8,334	\$4,166

GRADUATE STUDENT

Program	3 Qtr Maximum	2 Qtr Maximum	1 Qtr Maximum
Masters (GR)	\$20,500—All Unsubsidized	\$13,667	\$6,833
Doctor of Chiropractic (DC)	\$33,000—All Unsubsidized	\$22,000	\$11,000

TOTAL AGGREGATE LOAN LIMITS

Dependent Undergrad	\$31,000—No more than \$23,000 Sub
Independent Undergrad	\$57,500—No more than \$23,000 Sub
Masters or Part-time DC	\$138,500—No more than \$65,500 Sub
Doctor of Chiropractic (DC)	\$224,000—No more than \$65,500 Sub

Independent/Dependent status is determined when completing the FAFSA. In Section 2 on your FAFSA, there are multiple questions. If you answer no to all of the questions, you are considered a dependent student by the Department of Education.