



**OFFICE OF STUDENT FINANCIAL ASSISTANCE**

One John Marshall Drive • Huntington, West Virginia 25755-3300 • (304) 696-3162

# Federal Direct Loan Aggregate Loan Limits

Academic Level	Aggregate Loan Limit: Subsidized Borrowing	Aggregate Combined Loan Limit: Subsidized and Unsubsidized Borrowing*
Dependent Undergraduate Whose Parent Can Borrow PLUS	\$23,000	\$31,000 (\$23,000 subsidized)
Independent Undergraduate and Dependent Undergraduate Whose Parent Cannot Borrow PLUS	\$23,000	\$57,500 (\$23,000 subsidized)
Graduate/Professional	\$65,500	\$138,500 (\$65,500 subsidized)
Doctor of Medicine Doctor of Pharmacy	\$65,500	\$224,000 (\$65,500 subsidized)

\*The amounts in the “Aggregate Combined Loan Limit: Subsidized and Unsubsidized Borrowing” column represent the total amount of Direct Loans that may be borrowed for the student’s current program of study. If the student later enrolls in a program with a lower aggregate combined loan limit, the student reverts to the aggregate combined loan limit applicable to his or her new program. The same principle applies if the amount of the student’s eligibility for the additional unsubsidized loan limits changes due to a change in dependency status from independent to dependent or a change in the inability of a dependent student’s parent to borrow a PLUS. That is, the amounts under the increased additional unsubsidized loan limit do not count toward the new aggregate combined loan limit.