

Direct Loan Limits, Rates and Fees
Loans first disbursed on or after July 1, 2018 through June 30, 2019



Dependent Students (except students whose parents cannot obtain a PLUS loan)

Grade Level	Annual Loan Limits Subsidized and Unsubsidized Combined	Additional Unsubsidized Loan Amount	Aggregate Loan Limits	Fixed Interest Rate	Origination Fee (loans 1 st disbursed on/after 7/1/18 – 9/30/18)	Origination Fee (loans 1 st disbursed on/after 10/1/18 – 6/30/19)
Freshman	\$3,500	\$2,000	\$31,000 (no more than \$23,000 in subsidized loans)	5.05% subsidized and unsubsidized	1.066%	1.062%
Sophomore	\$4,500	\$2,000				
Junior, Senior, and Subsequent Undergraduate Levels	\$5,500	\$2,000				

Independent Students, Graduate or Professional Students, and Dependent Students Whose Parents Cannot Obtain a PLUS loan

Grade Level	Annual Loan Limits Subsidized and Unsubsidized Combined	Additional Unsubsidized Loan Amount	Aggregate Loan Limits	Fixed Interest Rate	Origination Fee (loans 1 st disbursed on/after 7/1/18 – 9/30/18)	Origination Fee (loans 1 st disbursed on/after 10/1/18 – 6/30/19)
Freshman	\$3,500	\$6,000	\$57,500 (no more than \$23,000 in subsidized loans)	5.05% subsidized and unsubsidized	1.066%	1.062%
Sophomore	\$4,500	\$6,000				
Junior, Senior, and Subsequent Undergraduate Levels	\$5,500	\$7,000				
Graduate and Professional Students	Not eligible	\$20,500	\$138,500* (no more than \$65,500 in subsidized loans)	6.60% unsubsidized	1.066%	1.062%

* The aggregate limit for graduate and professional students enrolled in certain approved health profession programs is \$224,000, with no more than \$65,500 in subsidized loans.

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PLUS Loans

Loan Type	Annual Loan Limit	Fixed Interest Rate	Origination Fee (loans 1st disbursed on/after 7/1/18 – 9/30/18)	Origination Fee (loans 1st disbursed on/after 10/1/18 – 6/30/19)
Graduate or Professional Students	Cost of Attendance minus other financial aid	7.60%	4.264%	4.248%
Parent	Cost of Attendance minus other financial aid	7.60%	4.276%	4.248%