

ELIGIBILITY AND *Limits* FOR FEDERAL *Student Loans*

The chart below will help you identify your eligibility and limits for Federal Student Loans.

Based on federal regulations, eligibility for aid is determined as:

UNDERGRADUATE STUDENTS

Student Type	Dependent Undergraduate	Independent Undergraduate
Academic year loan limit	Freshman: \$5,500 Sophomore: \$6,500 Jr/Senior: \$7,500	Freshman: \$9,500 Sophomore: \$10,500 Jr/Senior: \$12,500
Lifetime loan limit	\$31,000	\$57,500

GRADUATE AND OTHER PROGRAMS

Student Type	Graduate/Professional*	Teacher Certification^	Post-Baccalaureate-
Academic year loan limit	\$20,500	\$5,500/\$12,500	Undergraduate work: \$2,625/\$8,625 Graduate work: \$5,500/\$12,500
Lifetime Loan Limit	\$138,500	\$5,500/\$12,500	\$2,625/\$12,500

Important Notes:

Includes amounts borrowed at the undergraduate level

^ Based on dependency status. Only eligible for one year (1) of aid, provided total aid eligibility at the undergraduate level has not been reached.

Stafford loan maximum eligibility for Teacher Certification is \$12,500 for the year. Due to federal statute, eligibility is based on fifth-year undergraduate loan limits even though students are required to have a bachelor's degree and the program is administered by the Graduate School.

ELIGIBILITY SUMMARY BY LEVEL

Level	Eligibility Status
Undergraduate	Standard federal loan eligibility applies
Graduate/Professional	Enhanced loan limits available
Teacher Certification	Limited to one year of aid with specific limits
Post Baccalaureate Preparatory	Eligibility based on program type
Post Masters programs	Not Eligible for Aid