

2026-27 FEDERAL STUDENT LOAN LIMITS

Loans disbursed on or after July 1, 2026.

UNDERGRADUATE (DEPENDENT STUDENTS)

YEAR	SUBSIDIZED	UNSUBSIDIZED	ANNUAL MAX
Freshman	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior	\$5,500	\$2,000	\$7,500
Senior	\$5,500	\$2,000	\$7,500
Lifetime Cap	N/A	N/A	\$31,000

UNDERGRADUATE (INDEPENDENT STUDENTS)

YEAR	SUBSIDIZED	UNSUBSIDIZED	ANNUAL MAX
Freshman	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior	\$5,500	\$7,000	\$12,500
Senior	\$5,500	\$7,000	\$12,500
Lifetime Cap	N/A	N/A	\$57,500

GRADUATE & PROFESSIONAL STUDENTS

PROGRAM	SUBSIDIZED	UNSUBSIDIZED	ANNUAL MAX	LIFETIME MAX
Graduate	\$0	\$20,500	\$20,500	\$100,000
Professional	\$0	\$50,000	\$50,000	\$200,000

PARENT PLUS LOANS (PARENTS OF DEPENDENT STUDENTS)

LOAN TYPE	ANNUAL MAX	LIFETIME MAX
Parent PLUS Loan	\$20,000	\$65,000