

Stafford Loan Limits

Dependent Students (<i>Except</i> Students Whose Parents Cannot Borrow PLUS)	Base amount	Additional unsubsidized loan amount	
		Prior to July 1, 2008	Effective July 1, 2008
Freshman	\$3,500	0	\$2,000
Sophomore	\$4,500	0	\$2,000

Independent Undergraduate Students <i>and</i> Dependent Students Whose Parents Cannot Borrow a PLUS Loan	Base amount	Additional unsubsidized loan amount	
		Prior to July 1, 2008	Effective July 1, 2008
Freshman	\$3,500	\$4,000	\$6,000
Sophomore	\$4,500	\$4,000	\$6,000

Aggregate lifetime maximums for Federal Stafford Loans are listed below:

- \$31,000, dependent undergraduate students
- \$57,500, independent undergraduate students