



ECMC

empowering education

Federal Stafford Loan Limits

Effective for Federal Stafford loans disbursed on or after July 1, 2008

		Maximum Subsidized Amount	Additional Unsubsidized Amount	Combination Total
Dependent Undergraduates (excluding students whose parents are unable to borrow PLUS)	First Year	\$3,500	\$2,000	\$5,500
	Second Year	\$4,500	\$2,000	\$6,500
	Third Year & beyond	\$5,500	\$2,000	\$7,500
	Aggregate Loan Limits	\$23,000	\$8,500	\$31,000
Independent Undergraduates and Dependent Undergraduates whose parents are unable to borrow PLUS	First Year	\$3,500	\$6,000	\$9,500
	Second Year	\$4,500	\$6,000	\$10,500
	Third Year & beyond	\$5,500	\$7,000	\$12,500
	Aggregate Loan Limits	\$23,000	\$34,500	\$57,500
Graduate/Professional Students	Yearly	\$8,500	\$12,000	\$20,500
	Aggregate Loan Limits	\$65,500	\$73,000	\$138,500
Certain Health Professions Program Students	Aggregate Loan Limits	\$65,500	\$158,500	\$224,000

Health Professions Programs

		Maximum Subsidized Amount for a 9 or 12 month Academic Year	Additional Unsubsidized Amount		Combination Totals (Subsidized + Unsubsidized)	
			9 month Academic Year	12 month Academic Year	9 month Academic Year	12 month Academic Year
Eligible Programs	Doctor of Pharmacy	\$8,500	\$24,500	\$28,667	\$33,000	\$37,167
	Graduate in Public Health					
	Doctor of Chiropractic					
	Doctoral Degree in Clinical Psychology					
Masters or Doctoral Degree in Health Administration						
Eligible Programs	Doctor of Allopathic Medicine	\$8,500	\$32,000	\$38,667	\$40,500	\$47,167
	Doctor of Osteopathic Medicine					
	Doctor of Dentistry					
	Doctor of Veterinary Medicine					
	Doctor of Optometry					
	Doctor of Podiatric Medicine					
Doctor of Naturopathic Medicine or Doctor of Naturopathy						

Note: Applicable to institutions authorized by the Secretary of Education to award increased unsubsidized Stafford amounts to students enrolled in certain approved health profession disciplines.