



Office of Financial Aid

How Much Can I Borrow?

If you are enrolled at least 6 credit hours and if you are a dependent student, you can borrow up to:

\$3,500 if you are a first-year student (0 – 29 credits earned)

\$4,500 if you are a second-year student (30+ credits earned)

If you are an independent student or a dependent student whose parents are unable to qualify for a PLUS loan, you can borrow an additional \$4,000 unsubsidized loan annually.

Please Note: The amounts listed above are the maximum yearly amounts you can borrow in both subsidized and unsubsidized loans. However, you cannot borrow more than your cost of attendance minus any other financial aid for which you are eligible. This means you may receive less than the annual maximum amounts.

The total debt you can have outstanding from all student loans combined is:

\$23,000 as a dependent student

\$46,000 as an independent student (no more than \$23,000 of this amount may be in subsidized loans).