**Federal Direct Loan Limit Maximums**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ***Dependent* Undergraduate** | **Subsidized Loan Limit** | **Base Unsubsidized**  **Loan Limit** | **Annual Total (Academic Year) Loan Limit** | **Aggregate Dependent UG Loan Limit** | **\*Additional Unsubsidized – PLUS DENIAL** |
| 1st year (o – 29.5 credits)  01 grade level | **$3,500** | **$2,000** | **$5,500** |  | **$4,000** |
| 2nd year (30 – 59.5 credits)  02 grade level | **$4,500** | **$2,000** | **$6,500** |  | **$4,000** |
| 3rd year (60 – 89.5 credits)  03 grade level | **$5,500** | **$2,000** | **$7,500** |  | **$5,000** |
| 4th year (90+ credits)  04 grade level | **$5,500** | **$2,000** | **$7,500** |  | **$5,000** |
| 5th year  05 grade level | **$4,000\*** | **$0\*** | **$4,000\*** | **\*$31,000** of which **$23,000** may be subsidized | **$5,000** |
| Teachers *Certificate*  (post bachelors at WCU)  05 grade level | **$5,500** |  |  |  | **$2,000** (PLUS Denial Only) |

***NOTE: Students graduating in December may have their fall only semester Loans pro-rated***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ***Independent* Undergraduate** | **Subsidized Loan Limit** | **Base Unsubsidized**  **Loan Limit** | **Annual Total (Academic Year) Loan Limit** | **Aggregate Independent UG Loan Limit** |
| 1st year (o – 29.5 credits)  01 grade level | **$3,500** | **$6,000** | **$9,500** |  |
| 2nd year (30 – 59.5 credits)  02 grade level | **$4,500** | **$6,000** | **$10,500** |  |
| 3rd year (60 – 89.5 credits)  03 grade level | **$5,500** | **$7,000** | **$12,500** |  |
| 4th year (90+ credits)  04 grade level | **$5,500** | **$7,000** | **$12,500** |  |
| 5th year  05 grade level | **$4,000\*** | **$7,000\***  ***Up to***  ***($8,500)\**** | **$12,500\*** | **\*$57,500** of which **$23,000** may be subsidized |
| Teachers *Certificate*  (post bachelors at WCU) | **$5,500** | **$7,000** | **$12,500** |  |

***NOTE: NO Parent PLUS Loans (or denials) for Independent Students***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ***Graduate* Students** | **Subsidized Loan Limit** | **Unsubsidized**  **Loan Limit** | **Annual Total (Academic Year) Loan Limit** | **Aggregate Graduate Loan Limit** |
|  | **$0** | **$20,500** | **$20,500** | **$138,500** of which **$65,500** may be subsidized |

***NOTE: Graduate Students may also borrow Graduate PLUS Loans***