

Federal Direct Loan Limit Maximums

Dependent Undergraduate	Subsidized Loan Limit	Unsubsidized Loan Limit	Annual Total (Academic Year) Loan Limit	Aggregate Dependent UG Loan Limit	*Additional Unsubsidized – PLUS DENIAL
1 st year (0 – 29.5 credits) 01 grade level	\$3,500	\$2,000	\$5,500		\$4,000
2 nd year (30 – 59.5 credits) 02 grade level	\$4,500	\$2,000	\$6,500		\$4,000
3 rd year (60 – 89.5 credits) 03 grade level	\$5,500	\$2,000	\$7,500		\$5,000
4 th year (90+ credits) 04 grade level	\$5,500	\$2,000	\$7,500		\$5,000
5 th year 05 grade level	\$5,500*	\$2,000*	\$7,500*	*\$31,000 of which \$23,000 may be subsidized	*\$57,500 of which \$23,000 may be subsidized
Teachers <i>Certificate</i> (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	Unsubsidized Loan Limit	Annual Total (Academic Year) Loan Limit	Aggregate Independent UG Loan Limit
1 st year (0 – 29.5 credits) 01 grade level	\$3,500	\$6,000	\$9,500	
2 nd year (30 – 59.5 credits) 02 grade level	\$4,500	\$6,000	\$10,500	
3 rd year (60 – 89.5 credits) 03 grade level	\$5,500	\$7,000	\$12,500	
4 th year (90+ credits) 04 grade level	\$5,500	\$7,000	\$12,500	
5 th year 05 grade level	\$5,500*	\$7,000*	\$12,500*	*\$57,500 of which \$23,000 may be subsidized
Teachers <i>Certificate</i> (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