

2021-2022 Direct Loan Limits, Interest Rates and Loan Fees

Grade Level*	Subsidized	Unsubsidized	Additional Unsubsidized#	Parent PLUS	Graduate PLUS
Freshman	3500	2000	4000	COA Minus Other Aid	N/A
Sophomore	4500	2000	4000	COA Minus Other Aid	N/A
Junior/Senior	5500	2000	5000	COA Minus Other Aid	N/A
Teaching Credential (Dependent)	5500		N/A	COA Minus Other Aid	N/A
Teaching Credential (Independent)	12500		N/A	N/A	N/A
Graduates	N/A	20500	N/A	N/A	COA Minus Other Aid
Professionals (9 mo. AY)	N/A	40500	N/A	N/A	COA Minus Other Aid
Professionals (10 mo. AY)	N/A	42722	N/A	N/A	COA Minus Other Aid
Professionals (11 mo. AY)	N/A	44944	N/A	N/A	COA Minus Other Aid
Professionals (12 mo. AY)	N/A	47167	N/A	N/A	COA Minus Other Aid
Aggregate Loan Limits	Subsidized	Subsidized/ Unsubsidized Combined	Interest Rates**		
Undergraduate Dependent	23000	31000	Undergraduate	3.73%	
Undergraduate Independent	23000	57500	Graduate	5.28%	
Graduate	65500	138500	Grad PLUS	6.28%	
Professional	65500	224000	Parent PLUS	6.28%	

Loan Type	First Disbursement Date	Origination Fee
Direct Subsidized and Direct Unsubsidized	On or after 10/01/20 and before 10/01/22***	1.057
	On or after 10/01/19 and before 10/01/20***	1.029
Direct Parent PLUS and Direct Graduate PLUS	On or after 10/01/20 and before 10/01/22****	4.228
	On or after 10/01/19 and before 10/01/20****	4.236

[COA](#)

[*How much can I borrow?](#)

[#Additional Direct Unsubsidized Loan available to dependent students whose parents are denied or cannot apply for Federal Direct Parent PLUS Loan](#)

[**For loans first disbursed on or after July 1, 2021 and before July 1, 2022.](#)

[***Loan Fees for Direct Subsidized and Unsubsidized Loans](#)

[****Loan Fees for Direct PLUS Loan](#)