

2025-2026 Direct Loan Limits, Interest Rates and Loan Fees					
Grade Level <sup>1</sup>	Subsidized <sup>2</sup>	Unsubsidized <sup>2</sup>	Additional Unsubsidized <sup>1</sup>	Parent Plus	Graduate Plus
Freshman (0-44 units earned)	\$3,500	\$2,000	\$4,000	Cost of Attendance <sup>3</sup> Minus Other Aid	N/A
Sophomore (45-89 units earned)	\$4,500	\$2,000	\$4,000	Cost of Attendance <sup>3</sup> Minus Other Aid	N/A
Junior (90-134 units earned) Senior (135+ units earned)	\$5,500	\$2,000	\$5,000	Cost of Attendance <sup>3</sup> Minus Other Aid	N/A
Teaching Credential (Dependent <sup>4</sup> )	\$5,500 Subsidized and Unsubsidized Combined		N/A	Cost of Attendance <sup>3</sup> Minus Other Aid	N/A
Teaching Credential (Independent <sup>4</sup> )	\$12,500 Subsidized and Unsubsidized Combined		N/A	N/A	N/A
Graduates	N/A	\$20,500	N/A	N/A	Cost of Attendance <sup>3</sup> Minus Other Aid
Professional (9 mo. AY) <sup>5</sup>	N/A	\$40,500	N/A	N/A	Cost of Attendance <sup>3</sup> Minus Other Aid
Professionals (10 mo. AY) <sup>5</sup>	N/A	\$42,722	N/A	N/A	Cost of Attendance <sup>3</sup> Minus Other Aid
Professionals (11 mo. AY) <sup>5</sup>	N/A	\$44,944	N/A	N/A	Cost of Attendance <sup>3</sup> Minus Other Aid
Professionals (12 mo. AY) <sup>5</sup>	N/A	\$47,167	N/A	N/A	Cost of Attendance <sup>3</sup> Minus Other Aid
Aggregate Loan Limits	Subsidized	Subsidized/ Unsubsidized Combined	Interest Rates for Loans First Disbursed on or After July 1, 2025 and Before July 1, 2026 <sup>6</sup>		
Undergraduate Dependent	\$23,000	\$31,000	Undergraduate	6.39%	
Undergraduate Independent	\$23,000	\$57,500	Graduate	7.94%	
Graduate	\$65,500	\$138,500	Graduate PLUS	8.94%	
Professional	\$65,500	\$224,000	Parent PLUS	8.94%	
Loan Type	Loan Fee <sup>7</sup>		First Disbursement Date		
Direct Subsidized and Direct Unsubsidized	1.057%		On or after 10/01/2020 and before 10/01/2026		
Direct Parent Plus and Direct Graduate Plus	4.228%		On or after 10/01/2020 and before 10/01/2026		

<sup>1</sup>[How much can I borrow?](#)

<sup>2</sup>[What is the difference between Subsidized and Unsubsidized?](#)

<sup>3</sup>[Cost of Attendance as indicated on the financial aid award](#)

<sup>4</sup>[Dependency Status](#)

<sup>5</sup>[School of Medicine Students](#)

<sup>6</sup>[Interest Rates](#)

<sup>7</sup>[Loan Fees](#)

Revised 05/30/2025