



Graduate Loan Limits

Federal Direct Loan limits for graduate and professional students:

The Budget Control Act of 2011 eliminated subsidized loan eligibility for graduate and professional students for periods of enrollment beginning on or after July 1, 2012. The unsubsidized loan limit for graduate or professional students is **\$20,500 per academic year**.

Graduate students have a maximum aggregate loan limit of \$138,500. This limit includes any subsidized or unsubsidized loan borrowed as an undergraduate and a graduate student.

The regulations define a graduate/professional student as a student who is enrolled in a program or course above the baccalaureate level or in a professional program and has completed the equivalent of 3 academic years of full-time study either prior to entrance or as part of the program itself.

PLUS Loan amounts for graduate and professional students:

There are no fixed annual or aggregate loan limits for Federal Direct PLUS Loans. A graduate or professional student may be awarded a PLUS Loan for **up to the student's cost of attendance minus other estimated financial assistance**. Therefore, a graduate/professional student has additional PLUS eligibility beyond the maximum unsubsidized loan limits.

Examples:

2024-2025 Regular Division JD Student Homeowners/Renters

\$85,919 Cost of Attendance
-\$20,500 Federal Direct Unsubsidized Loan
\$65,419 Maximum eligibility for Federal Direct Grad PLUS loan

2024-2025 Extended Division JD Student Homeowners/Renters

\$70,219 Cost of Attendance
-\$20,500 Federal Direct Unsubsidized Loan
\$49,719 Maximum eligibility for Federal Direct Grad PLUS loan

2024-2025 Regular Division JD Student living at home with parents/relatives

\$74,273 Cost of Attendance
-\$20,500 Federal Direct Unsubsidized Loan
\$53,773 Maximum eligibility for Federal Direct Grad PLUS loan

2024-2025 Extended Division JD Student living at home with parents/relatives

\$58,573 Cost of Attendance
-\$20,500 Federal Direct Unsubsidized Loan
\$38,073 Maximum eligibility for Federal Direct Grad PLUS loan

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