

<b>Federal Subsidized and Unsubsidized Loan Chart</b>		
	<b>Annual Loan Limits</b>	
<b>Dependent Undergraduate</b> (1) (are you a dependent student? see our note below)	Subsidized	Total (2) (Subsidized & Unsubsidized)
First Year	\$3,500	\$3,500
Second Year	\$4,500	\$4,500
Third Year and Beyond	\$5,500	\$5,500
<b>Independent Undergraduate</b> (1) (and dependents whose parents are unable to borrow under the <a href="#">PLUS program</a> )	Subsidized	Total (Subsidized & Unsubsidized)
First Year	\$3,500	\$7,500
Second Year	\$4,500	\$8,500
Third Year and Beyond	\$5,500	\$10,500
	<b>Aggregate Loan Limits</b>	
<b>Dependent Undergraduate</b>	\$23,000	\$23,000
<b>Independent Undergraduate</b> (and dependents whose parents are unable to borrow under the <a href="#">PLUS program</a> )	\$23,000	\$46,000