



OFFICE OF STUDENT FINANCIAL ASSISTANCE

One John Marshall Drive • Huntington, West Virginia 25755-3300 • (304) 696-3162

Federal Direct Loan Annual Loan Limits

| Academic Level | Subsidized and Unsubsidized Base Annual Loan Limit | Additional Unsubsidized Loan Limit for Dependent Students Whose Parents Can Borrow PLUS | Additional Unsubsidized Limit for Independent Students and Dependent Students Whose Parents Cannot Borrow PLUS |
|--|--|---|--|
| First-Year Undergraduate | \$3,500 | \$2,000 | \$6,000 |
| Second-Year Undergraduate | \$4,500 | \$2,000 | \$6,000 |
| Third-Year and Beyond Undergraduate | \$5,500 | \$2,000 | \$7,000 |
| Preparatory Coursework for Enrollment in a Graduate/ Professional Program | \$5,500 | | \$7,000 |
| Coursework for Teacher Certification (Post-baccalaureate Program) | \$5,500 | | \$7,000 |
| Prorated Loan Limits: Applicable to undergraduates enrolled in remaining period of enrollment less than an Award Year | Annual loan limit for grade level, multiplied by the lesser of: <div style="text-align: center;"> $\frac{\text{\# of weeks in program}}{\text{\# of credit hours in Award Year}}$ </div> | | |
| Graduate | | | \$20,500 |
| Doctor of Medicine | | | \$20,500 + \$26,667* (for 12-month award year) |
| Doctor of Pharmacy (3rd & 4th year and students who have earned a Bachelor's Degree) | | | \$20,500 + \$16,667* (for 12-month award year) |

*Increased unsubsidized annual loan limit is available for certain health profession students due to the phase out of the Health Education Assistance Loan (HEAL) Program. The 12-month loan amounts are pro-rated for 9-, 10-, and 11-month award years.