

Federal Direct Loan Tips

Borrower Eligibility Maximum for the academic year

A Freshman is considered a student enrolled for **1-29 credits**.

A Sophomore is considered a student enrolled for **30 or more credits**.

Dependent Freshman - \$5500 (**Subsidized \$3500 and Unsubsidized \$2000**).

Dependent Sophomore - \$6500 (**Subsidized \$4500 and Unsubsidized \$2000**).

Independent Freshman - \$9500 (**Subsidized \$3500 and Unsubsidized \$6000**).

Independent Sophomore - \$10,500 (**Subsidized \$4500 and Unsubsidized \$6000**).

Undergraduate Aggregate Totals for the academic year

Dependent Undergrad Maximum \$31,000 - **Subsidized \$23,000 and Unsubsidized \$8,000**.

Independent Undergrad Maximum \$57,500 - **Subsidized \$23,000 and Unsubsidized \$34,500**.

***Once your federal direct loan is certified and packaged the first disbursement of your Direct Loan may differ from your disclosure statement dates. Remember after the first initial semester payment, Direct Loans are disbursed every week thereafter and refunded only on Fridays.**

LoanUnit Email

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