

## 2024-2025 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<br>(0-44 units earned)                            | \$3,500  | \$2,000  | \$4,000  | Cost of Attendance <sup>3</sup><br>Minus Other Aid | N/A   |
| Sophomore<br>(45-89 units earned)                          | \$4,500  | \$2,000  | \$4,000  | Cost of Attendance <sup>3</sup><br>Minus Other Aid | N/A   |
| Junior (90-134 units earned)<br>Senior (135+ units earned) | \$5,500  | \$2,000  | \$5,000  | Cost of Attendance <sup>3</sup><br>Minus Other Aid | N/A   |
| Teaching Credential<br>(Dependent <sup>4</sup> )           | \$5,500 Subsidized and Unsubsidized<br>Combined  |  | N/A  | Cost of Attendance <sup>3</sup><br>Minus Other Aid | N/A   |
| Teaching Credential<br>(Independent <sup>4</sup> )         | \$12,500 Subsidized and Unsubsidized<br>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 |
| <b>Aggregate Loan Limits</b>                               | <b>Subsidized</b>                                | <b>Subsidized/<br/>Unsubsidized<br/>Combined</b> | <b>Interest Rates for Loans First Disbursed on or After July 1, 2024 and Before July 1, 2025<sup>6</sup></b> |  |   |
| Undergraduate Dependent                                    | \$23,000   | \$31,000   | Undergraduate  | 6.53%  |   |
| Undergraduate Independent                                  | \$23,000   | \$57,500   | Graduate   | 8.08%  |   |
| Graduate   | \$65,500   | \$138,500  | Graduate PLUS  | 9.08%  |   |
| Professional   | \$65,500   | \$224,000  | Parent PLUS  | 9.08%  |   |
| <b>Loan Type</b>   | <b>Loan Fee<sup>7</sup></b>                      |  | <b>First Disbursement Date</b>   |  |   |
| Direct Subsidized and<br>Direct Unsubsidized               | 1.057%   |  | On or after 10/01/20 and before 10/01/25   |  |   |
| Direct Parent Plus and<br>Direct Graduate Plus             | 4.228%   |  | On or after 10/01/20 and before 10/01/25   |  |   |

<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