

Graduate/Professional Direct Loan Limits

Annual Loan Limits

Graduate/Professional students (All Years)

- **Annual Loan Subsidized:**\$0
- **Total Unsubsidized Loan:**\$20,500

Additional Unsubsidized Eligibility for HEAL-Eligible Students¹

- **Graduate in Public Health; Doctor of Pharmacy or Chiropractic; Doctoral Degree in Clinical Psychology; Masters or Doctoral Degree in Health Administration**
 - 9-month academic year\$12,500*
 - 12-month academic year\$16,667*
- **Doctor of Dentistry, Veterinary Medicine, Optometry, Allopathic Medicine, Osteopathic Medicine, Podiatric Medicine, Naturopathic Medicine, or Naturopathy**
 - 9-month academic year\$20,000*
 - 12-month academic year\$26,667*

* PRORATION OF ANNUAL LOAN LIMIT FOR ACADEMIC YEAR COVERING 10 OR 11 MONTHS: For programs with an academic year covering 10 or 11 months, the annual additional unsubsidized loan limit must be prorated. If the academic year covers 10 or 11 months, the prorated annual loan limit is determined by dividing the applicable loan limit for an academic year covering 9 months by 9, and then multiplying the result by 10 or 11.

Aggregate Loan Limits

- **Most students**.....\$138,500
(up to \$65,500 may be subsidized)
- **Students in certain health professions programs**\$224,000
(up to \$65,500 may be subsidized)

¹ Increased unsubsidized annual loan limit available for certain health profession students due to phase out of the Health Education Assistant Loan (HEAL) Program. For additional information, see the *FSA Handbook*, Volume 3, Chapter 5.