

Total Cumulative Loan Limits for FFELs and Direct Loans

Dependent Undergraduate	PLUS Loans	Independent Undergraduate	Graduate
\$23,000 (subsidized and unsubsidized)	No limit	\$46,000 (subsidized and unsubsidized with subsidized limited to \$23,000)	\$138,500 (subsidized and unsubsidized, with subsidized limited to \$65,500; includes any loans outstanding from undergraduate study)