



**Annual & Aggregate Federal Student Loan Limits:**

Listed below are the limits for Subsidized and Unsubsidized loans, that you may be eligible to receive each academic year (annual loan limits) and the total amounts that you may borrow for undergraduate and graduate study (aggregate loan limits).

	<b>Grade Level</b>	<b>Subsidized</b>	<b>Unsubsidized</b>	<b>Total</b>
<b>Dependent Undergraduate</b>	Freshman	\$3,500	\$2,000	\$5,500
	Sophomore	\$4,500	\$2,000	\$6,500
	Junior/Senior	\$5,500	\$2,000	\$7,500
Dependent Aggregate Loan Limit:	\$31,000 — no more than \$23,000 of which can be Subsidized			
<b>Independent Undergraduate</b> (Includes dependent undergraduates with a parent PLUS denial)	Freshman	\$3,500	\$6,000	\$9,500
	Sophomore	\$4,500	\$6,000	\$10,500
	Junior/Senior	\$5,500	\$7,000	\$12,500
Independent Aggregate Loan Limit:	\$57,500 — no more than \$23,000 of which can be Subsidized			
<b>Graduate Student</b>	N/A	N/A	\$20,500	\$20,500
	Graduate Aggregate Loan Limit: \$138,500 — no more than \$65,500 of which can be Subsidized*			
Grad PLUS:	The annual loan limit is determined by the student's CUNY "Cost of Attendance". There is no aggregate limit.			

\* Not more than \$65,500 of this amount may be in subsidized loans, for those students who may have received subsidized loans for graduate/professional study prior to July 1, 2012, and/or for undergraduate study.

Additional websites:

Federal Loan/Grant History: [www.nsls.ed.gov](http://www.nsls.ed.gov)

Federal Loan Information: [www.studentaid.gov](http://www.studentaid.gov)

**UNDERGRADUATE NAVIGATION:**

1. Login to CUNYfirst
2. Select "**HR/Campus Solutions**" from the left menu.
3. **Navigate to "Self Service" followed by "Student Center"**.
4. In the "**Finances**" section, click on the "**Direct Loan Processing Form**" link.
5. Based on your academic level and dependency status, indicate the amount you wish to apply for.
6. Indicate the number of **credits** you are taking for the semester you wish to apply for. (Do not apply for the semester under 6 credits)

**GRADUATE NAVIGATION:**

1. Log into CUNYfirst: <https://home.cunyfirst.cuny.edu>.
2. Select **H/R Campus Solutions** from the left Menu.
3. Navigate to **Self Service** followed by **Student Center**.
4. Under **Finances**, Accept/Decline Awards/Reduce

**Please note: All correspondence concerning your loan and/or other financial aid will be sent to your City College email address. Please be sure to check your email regularly.**