



Aggregate Loan Limits

According to the U.S. Department of Education, students can borrow up to the following amounts during their undergraduate degree program.

Student Type	Subsidized Loan	Unsubsidized Loan	Total Undergraduate Loan Eligibility
Dependent without Parent PLUS Denial	\$23,000.00	\$8,000	\$31,000.00
Dependent with Parent PLUS Denial	\$23,000.00	\$34,500.00	\$57,500.00
Independent Student	\$23,000.00	\$34,500.00	\$57,500.00

The following tables illustrate the amount of loans a student can borrow each academic year. Please keep in mind that a **student must be enrolled in at least 6 credit-bearing hours that are applicable to their degree program**. Also, because MCC is a two-year community college, the highest year/class status a student can achieve is 2nd year/sophomore. Therefore, the amounts shown will only go up to that status/year.

Student Type	Year in College	Subsidized Loan	Unsubsidized Loan
Dependent without Parent PLUS Denial	1 st year/freshman	\$3,500.00	\$2,000.00
Dependent with Parent PLUS Denial	1 st year/freshman	\$3,500.00	\$6,000.00
Independent Student	1 st year/freshman	\$3,500.00	\$6,000.00

Student Type	Year in College	Subsidized Loan	Unsubsidized Loan
Dependent without Parent PLUS Denial	2 nd year/sophomore	\$4,500.00	\$2,000.00
Dependent with Parent PLUS Denial	2 nd year/sophomore	\$4,500.00	\$6,000.00
Independent Student	2 nd year/sophomore	\$4,500.00	\$6,000.00