Federal regulations limit the amount of subsidized and unsubsidized loan that a student can borrow. There are both annual and aggregate (lifetime) loan limits depending upon a student’s class level, degree level, and dependency status.

**Undergraduate dependent students** who have not obtained a first bachelor degree and students who are working on a second or subsequent bachelor degree are limited to a total amount of $31,000 (no more than $23,000 of this amount may be in subsidized loans).

**Undergraduate independent students** who have not obtained a first bachelor degree and students who are working on a second bachelor degree are limited to a total amount of $57,500 (no more than $23,000 of this amount may be in subsidized loans).

**Subsidized Loan Maximum Eligibility Period:** There is a limit on the maximum period of time (measured in academic years) that a student can receive subsidized loans. In general, a student may not receive subsidized loans for more than 150% of the published length of his/her program. If a student receives subsidized loans for one program and then changes to another program, the subsidized loans received for the earlier program will generally count against the new maximum eligibility period.

**Graduate and professional students** are limited to a total amount of $138,500 (no more than $65,500 of this amount may be in subsidized loans). The graduate debt limit includes subsidized and unsubsidized loans received during undergraduate study.

If you feel the reported figures are not accurate, please contact the Office of Financial Aid in Pocatello at (208)282-2756.

If you have reached your lifetime federal loan limits, you may need to consider an alternative loan available through a private lender.

For more information on loans, please visit [https://www.isu.edu/financialaid/loan-information](https://www.isu.edu/financialaid/loan-information).