

BYUH – Hawaii Federal Loan Limits (Annual)

Dependent

	Subsidized	<i>Subsidized Semester Max</i>	Unsubsidized	<i>Unsubsidized Semester Max</i>	Annual Limit
Freshman 0 - 29 credits	\$3,500	\$1,750	\$2,000	\$1,000	\$5,500
Sophomore 30 - 59 credits	\$4,500	\$2,250	\$2,000	\$1,000	\$6,500
Junior 60 - 89 credits	\$5,500	\$2,750	\$2,000	\$1,000	\$7,500
Senior 90+ credits	\$5,500	\$2,750	\$2,000	\$1,000	\$7,500
Aggregate	\$23,000				\$31,000

Independent / PLUS Denied

	Subsidized	<i>Subsidized Semester Max</i>	Unsubsidized	<i>Unsubsidized Semester Max</i>	Annual Limit
Freshman 0 - 29 credits	\$3,500	\$1,750	\$6,000	\$3,000	\$9,500
Sophomore 30 - 59 credits	\$4,500	\$2,250	\$6,000	\$3,000	\$10,500
Junior 60 - 89 credits	\$5,500	\$2,750	\$7,000	\$3,500	\$12,500
Senior 90+ credits	\$5,500	\$2,750	\$7,000	\$3,500	\$12,500
Aggregate	\$23,000				\$57,500

Teaching Certificate - 5th Year

	Subsidized	<i>Subsidized Semester Max</i>	Unsubsidized	<i>Unsubsidized Semester Max</i>	Annual Limit
Post Bacalarette	\$5,500	2750	\$7,000	\$3,500	\$12,500

For more information, please refer to [Federal Student Aid: Direct Subsidized and Direct Unsubsidized Loans](#)