

Undergraduate Loan Proration

When an undergraduate student will complete their degree in the middle of an academic year, federal student aid regulations require that the student’s loan amount(s) be prorated based on the number of credit hours they are enrolled in during their final semester.

The prorated loan amount is calculated by comparing the number of credit hours in which a student is enrolled in with the total full-time enrollment for a traditional two semester academic year (24 credit hours total). This ratio is then applied to the Annual Direct Loan limit and the result is the maximum loan amount the student is eligible to receive. **

Undergraduate Loan Proration Amounts							
DEPENDENT				INDEPENDENT			
HOURS	SUB	UNSUB	TOTAL	HOURS	SUB	UNSUB	TOTAL
18	\$4,125	\$1,500	\$5,625	18	\$4,125	\$5,250	\$9,375
17	\$3,905	\$1,420	\$5,325	17	\$3,905	\$4,970	\$8,875
16	\$3,685	\$1,340	\$5,025	16	\$3,685	\$4,690	\$8,375
15	\$3,465	\$1,260	\$4,725	15	\$3,465	\$4,410	\$7,875
14	\$3,190	\$1,160	\$4,350	14	\$3,190	\$4,060	\$7,250
13	\$2,970	\$1,080	\$4,050	13	\$2,970	\$3,780	\$6,750
12	\$2,750	\$1,000	\$3,750	12	\$2,750	\$3,500	\$6,250
11	\$2,530	\$920	\$3,450	11	\$2,530	\$3,220	\$5,750
10	\$2,310	\$840	\$3,150	10	\$2,310	\$2,940	\$5,250
9	\$2,090	\$760	\$2,850	9	\$2,090	\$2,660	\$4,750
8	\$1,815	\$660	\$2,475	8	\$1,815	\$2,310	\$4,125
7	\$1,595	\$580	\$2,175	7	\$1,595	\$2,030	\$3,625
6	\$1,375	\$500	\$1,875	6	\$1,375	\$1,750	\$3,125

**Please note that actual loan amounts may vary from the amounts listed above if a student has reached their Cost of Attendance, [Aggregate Direct Loan limits](#), has an additional unsubsidized loan from a Parent PLUS denial, or to remain in compliance with any other federal student aid eligibility regulations.