Maximum loan eligibility

Federal Direct Loan amounts by enrollment level — effective July 1, 2026

This chart shows the maximum federal Direct Loan amount available per year. Full-time students (12 or more credits) see no change. Less-than-full-time amounts are now prorated based on credits or billable hours.

Find the table for your dependency status and your class standing (first year: 0–27 earned credits; second year: 28 or more). These are maximum amounts, not guaranteed awards — contact Financial Aid with questions about your specific eligibility.

Dependent students

First year (0–27 earned credits)

Credits/ billable hours	Subsidized loan amount	Unsubsidized loan amount
1 - 5	$0	$0
6	$875	$500
7	$1,021	$583
8	$1,167	$667
9	$1,313	$750
10	$1,458	$833
11	$1,604	$917
12 - 18	$1,750	$1,000

Second year (28+ earned credits)

Credits/ billable hours	Subsidized loan amount	Unsubsidized loan amount
1 - 5	$0	$0
6	$1,125	$500
7	$1,313	$583
8	$1,500	$667
9	$1,688	$750
10	$1,875	$833
11	$2,063	$917
12 - 18	$2,250	$1,000

Independent students

First year (0–27 earned credits)

Credits/ billable hours	Subsidized loan amount	Unsubsidized loan amount
1 - 5	$0	$0
6	$875	$1,500
7	$1,021	$1,750
8	$1,167	$2,000
9	$1,313	$2,250
10	$1,458	$2,500
11	$1,604	$2,750
12 -18	$1,750	$3,000

Second year (28+ earned credits)

Credits/ billable hours	Subsidized loan amount	Unsubsidized loan amount
1 - 5	$0	$0
6	$1,125	$1,500
7	$1,313	$1,750
8	$1,500	$2,000
9	$1,688	$2,250
10	$1,875	$2,500
11	$2,062	$2,750
12 -18	$2,250	$3,000

Questions about your financial aid eligibility? Contact Financial Aid at 443-840-2222 or financialaid@ccbcmd.edu.