**Federal Direct Stafford Loan Limits:**

**STUDENT ELIGIBLITY**: *To receive Direct Loans, recipients must be either permanent residents or citizens of the United States, be enrolled in Medical University of Bialystok, MD program at least half-time, maintain satisfactory academic progress in accordance with both the university regulations and U.S. Direct Loan Program standards, not be in default on any prior U.S. government guaranteed loan. These guidelines are subject to statutory and/or regulatory changes in the U.S. Higher Education Act and the Title IV Program Regulations.*

***Note to MUB Students: Current Guidance from the Department of Education (Fall 2023)*** *limits the awarding of Direct Student Loans to students studying at a Graduate Level. Student borrowers must demonstrate via official transcripts achievement of at least 90 U.S. credits from either MUB or another university. (Note: 1 U.S. credit = 2 ECTS)prior to receiving Direct Loans at MUB.*

*Graduate Unsubsidized Loan maximum is 20,500. Grad PLUS loans can be borrowed to fill the gap between a student’s Cost of Attendance and the Unsubsidized Direct Loan. Graduate PLUS Loans do not have a maximum, however the combined financial aid received by the student can’t exceed his Cost of Attendance as determined by the Financial Aid Office. Borrowers are subject to Aggregate Loan Limits as shown below.*

*Below the Direct Loan Limits chart published by the Department of Education (*[*www.studentaid.gov*](http://www.studentaid.gov)*). Only MUB U.S. students who have documented the achievement of 90 U.S. academic credits are eligible for Federal Direct Loans at MUB.*

|  |  |  |  |
| --- | --- | --- | --- |
| **Direct Stafford Loan Limits (Subsidized and Unsubsidized)** | | | |
|  | **Undergraduate students** | | **Graduate students** |
| **Dependent1** | **Independent2** |
| **1st-year** | **$5,500 ($3,500)3** | **$9,500 ($3,500)** | **$20,500 ($8,5004) for each year** |
| **2nd-year** | **$6,500 ($4,500)** | **$10,500 ($4,500)** |
| **3rd- and 4th-year** | **$7,500 ($5,500)** | **$12,500 ($5,500)** |
| **Aggregate** | **$31,000 ($23,000)** | **$57,500 ($23,000)** | **$138,5005 ($65,500)** |

1Except those whose parents are unable to borrow a PLUS loan.  
2These limits also apply to dependent students whose parents are unable to borrow a PLUS loan.  
3The numbers in parentheses represent the maximum amount that may be subsidized.  
4Graduate and professional students are not eligible to receive Direct Subsidized Loans for loan periods beginning on or after July 1, 2012.  
5The aggregate amounts for graduate students include loans for undergraduate study.

The actual loan amount you are eligible to receive for an academic year is determined by your school and may be less than the maximum annual amounts shown in the chart above. The aggregate limits include both Direct Subsidized and Unsubsidized Loans and any subsidized and unsubsidized Stafford Loans received through the Federal Family Education Loan (FFEL) Program.

With a Direct PLUS Loan, a graduate/professional student or the parent of a dependent student can borrow up to the cost of the student's attendance minus other financial aid the student receives.