

What are the aggregate limits for federal student loans?

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Aggregate student loan limits are the maximum amount of student loans from the Federal Government that a student can receive during their education. There are different limits depending on whether you are an undergraduate or graduate student. For the most up-to-date information on aggregate limits, you can visit the Department of Education website at <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>. You can find out how much you have already borrowed by going to https://nsldsfa.ed.gov/nslds_SA/.

Undergraduates can borrow up to \$57,500 between [unsubsidized](#) and [subsidized](#) student loans. No more than \$23,000 within this limit can be subsidized loans.

Graduates can borrow up to \$138,500. The amount borrowed in an undergraduate program is counted in this total amount.
