

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 semester. 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.