



Identifying your Servicer

To find out who your loan servicer is,

- [visit your account dashboard](#) and scroll down to the “My Loan Servicers” section, or
- call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500-No more than \$4,500 of this amount may be in subsidized loans.	\$10,500-No more than \$4,500 of this amount may be in subsidized loans.
Third Year and Beyond Undergraduate Annual Loan Limit	\$7,500 per year-No more than \$5,500 of this amount may be in subsidized loans.	\$12,500-No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Student Annual Loan Limit	Not Applicable (all graduate and professional degree students are considered independent).	\$20,500 (unsubsidized only).
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000-No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates-No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students-No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

Whom to Contact for Loan Information

If your loan is for the current or upcoming school year, contact the [Office of Student Financial Support](#) directly for information about

- loan status,
- loan disbursement amounts and timing.

Only your school's financial aid office can provide this information. If your loan was disbursed in a past school year and you're still in school, keep your contact information up to date with your school and contact your loan servicer when you

- withdraw,
- graduate,
- drop below half-time enrollment, or
- stop going to school.

If you're no longer in school, contact your loan servicer when you

- change your name, address, or phone number;
- need help making your loan payment;
- have a question about your bill; or
- have other questions about your student loan.

Resources & Tools

[Loan Simulator](#) helps you calculate student loan payments and choose a loan repayment option that best meets your needs and goals. You can also use it to decide whether to consolidate your student loans.

[Standard Loan Payment Calculator](#) helps you estimate your student loan payments under a standard repayment plan.

[Income-Based Repayment Calculator](#) helps you estimate your student loan payments under an income-based repayment calculator.

[Tips to Avoid Default](#)