

2025-2026 CWRU Federal Loan Program Matrix

Year in School	Loan Type	Total Annual Limit	Possible Subsidized Amount	Annual Limit Increase for Independent Student ¹	Fixed Interest Rate (as of 07/01/25)	Origination Fee (as of 10/01/22) ²
1 st Year Undergrad	Direct Loan	\$5,500	\$3,500	\$4,000	6.39%	1.057%
2 nd Year Undergrad	Direct Loan	\$6,500	\$4,500	\$4,000	6.53%	1.057%
3 rd Year Undergrad or later	Direct Loan	\$7,500	\$5,500	\$5,000	6.53%	1.057%
Graduate	Direct Loan	\$20,500 ³	N/A	N/A	7.94%	1.057%
Graduate	Direct PLUS	see below ⁴	N/A	N/A	8.94%	4.228%
Parent	Direct PLUS	see below ⁴	N/A	N/A	8.94%	4.228%

Lifetime Loan Limits

- Dependent Undergraduate Student = \$31,000 Direct Loan of which \$23,000 can be subsidized
- Independent Undergraduate Student = \$57,500 Direct Loan of which \$23,000 can be subsidized
- Graduate Student = \$138,500³ Direct Loan
- No Lifetime limit for Direct PLUS

Private Loan Lender List: <https://choice.fastproducts.org/FastChoice/home/302400/>

- Undergraduate, Graduate, and Parent loans can all be reached from the same link
- Parent generally means any “credit-worthy” adult, as defined by the lender
- Not obligated to use these lenders
- Application information will only be sent to CWRU to be certified after all application steps have been completed

¹ Dependent students whose parents are denied the Direct PLUS may also qualify. Contact the Office of External Loans at faloans@case.edu to have eligibility determined

² Origination fees are unchanged from previous years update on October 1, 2022

³ DMD, MD, MPH, and Clinical Psych PhD students may be eligible to receive additional Federal Direct Unsubsidized Loan

- Eligibility is determined at the time aid is processed
- Increases Lifetime Loan Limit to \$224,000

⁴ Annual Loan Limit determined by calculating the Cost of Attendance (tuition, fees, living allowance, other allowances) minus All Other Aid