



**How Much Money Can I Get?**  
*Massage Therapy Program*

Financial Aid - Massage Therapy Program		
First Year Undergraduate – Certificate/Diploma		
Maximum Loan Limits Per Term (Trimester)		
Subsidized Stafford Loan (need based – determined by federal guidelines)	\$1,750/term	\$3,500/two terms
Unsubsidized Stafford Loan (non-need based)	\$3,000/term-Independent \$1,000/term -Dependent	\$6,000/two terms -Independent \$2,000/two terms - Dependent
Independent student	Eligible for a combination of subsidized and unsubsidized Stafford Loans for \$4,750/term plus Perkins Loan, plus Work Study <b>(if qualifies for need based aid)</b>	
Dependent student	Eligible for a combination of subsidized and unsubsidized Stafford Loans for \$2,750/term plus Perkins Loan, plus Work Study <b>(if qualifies for need based aid)</b>	
Total aggregate limits	Independent	Dependent
Maximum Subsidized Stafford	\$23,000	\$23,000
Maximum Unsubsidized Stafford	\$ 34,500	\$ 8,000
Maximum Perkins Loan	\$20,000	\$20,000
For additional funds – Eligibility Based on Credit Rating		
Federal PLUS Loan (Parent Loan for Undergraduate Students)	If parent is denied, a dependent student can get both subsidized and unsubsidized Stafford Loans	
Private Alternative Loans: Suggestions include but are not limited to the following:		
<ul style="list-style-type: none"> <li>• Citi Assist loan - <a href="http://www.studentloan.com">www.studentloan.com</a> (800) 745-5473</li> <li>• Wells Fargo Collegiate Loan – <a href="http://www.wellsfargo.com">www.wellsfargo.com</a> (800) 658-3567</li> </ul>		
*Note: Independent vs. Dependent status is determined per federal guidelines		
*The borrower can choose any Federal or Private Alternative loan lender.		
<b>*Please Note: Financial Aid awarding and related processing are subject to change</b>		