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How much can I borrow at Black Hawk College?

As stated in Federal Loan Guidelines, the actual loan amount you are eligible to receive for an academic year is determined by your school. Loan eligibility at Black Hawk College is determined on a case-by-case basis as authorized under [34 CFR 685.301\(a\)8](#) of the Higher Education Act. Maximum annual loan amounts are not guaranteed.

The maximum annual amounts a student may request are:

Grade Level	Credit Hours Earned (degree-applicable)	Base Loan	+ Additional Unsubsidized
Year 1	0 - 29 credit hours	\$3,500	\$2,000 (dependent) \$6,000 (independent)
Year 2	30+ credit hours	\$4,500	\$2,000 (dependent) \$6,000 (independent)

In addition, lifetime limits and prior student loan debt may restrict the amount of student loans that can be borrowed.

Approximately 10% of eligible students borrow at Black Hawk College. Of those who do borrow, the 2020-21 average federal student loan debt at time of graduation was \$9,258.

We recommend students use the [Federal Student Aid Repayment Calculator](#) and the [Mapping Your Future Debt/Salary Wizard](#) to understand the long-term costs of borrowing and their anticipated ability to repay their student loans. For additional information, visit studentaid.gov/loans.

Category: Frequently asked questions about financial aid and loans