

LOAN PROGRAM	Unsubsidized Federal Direct Stafford Loan	Federal Direct Graduate PLUS Loans
Eligible Borrowers	US citizens & Eligible non-citizens who are enrolled at least half-time	US citizens & Eligible non-citizens who are enrolled at least half-time
Credit Criteria	None, federally guaranteed	Subject to credit check
Available Amounts	Cost-based: Cost minus other financial aid Annual maximum: approximately \$42,722-47,166, depending on year in school.	Cost-based: Cost minus other financial aid Annual maximum: Cost of attendance minus other financial aid
Interest Rate	7.05% fixed for loans disbursed from 7/1/23-6/30/24 6.54% fixed for loans disbursed from 7/1/22-6/30/23 5.28% fixed for loans disbursed from 7/1/21 to 6/30/22 4.30% fixed for loans disbursed from 7/1/20 to 6/30/21 6.08% fixed for loans disbursed from 7/1/19 to 6/30/20. 6.6% fixed for loans disbursed from 7/1/18 to 6/30/19. 6.0% fixed for loans disbursed from 7/1/17 to 6/30/18 5.31% fixed on loans disbursed from 7/1/16 to 6/30/17. 5.84% fixed for loans disbursed from 7/1/15 to 6/30/16. 6.21% fixed for loans disbursed from 7/1/14 to 6/30/15. 5.41% fixed for loans disbursed from 7/1/13 to 6/30/14. 6.8% fixed on loans disbursed from 7/1/06 to 6/30/13. Capitalizes once at repayment.	8.05% fixed for loans disbursed from 7/1/23-6/30/24 7.54% fixed for loans disbursed from 7/1/22-6/30/23 6.28% fixed for loans disbursed from 7/1/21 to 6/30/22 5.30% fixed for loans disbursed from 7/1/20 to 6/30/21 7.08% fixed for loans disbursed from 7/1/19 to 6/30/20. 7.6% fixed for loans disbursed from 7/1/18 to 6/30/19. 7.0% fixed for loans disbursed from 7/1/17 to 6/30/18. 6.31% fixed for loans disbursed from 7/1/16 to 6/30/17. 6.84% fixed for loans disbursed from 7/1/15 to 6/30/16. 7.21% fixed for loans disbursed from 7/1/14 to 6/30/15. Fixed at 6.41% for loans disbursed from 7/1/13 to 6/30/14. Fixed at 7.9% for loans prior to 7/1/13. Interests capitalizes once at repayment.
Grace Period	6 months, interest accrues on the loan.	Within 60 days after final disbursement.
Fees	Origination: 1.057% for loans disbursed from 10/1/21 to 9/30/2024	Origination: 4.228% for loans disbursed from 10/1/21 to 9/30/2024
Servicing	Direct Loan Servicing Center www.dl.ed.gov or 800-848-0979	Direct Loan Servicing Center www.dl.ed.gov or 800-848-0979
Insurance	Loan forgiven in the event of death or permanent total disability of borrower	Loan forgiven in the event of death or permanent total disability of borrower..
Application and Further Info	www.studentaid.gov/	www.studentaid.gov/
Comments	Entrance and Exit Interviews required.	Entrance and Exit Interviews required