

Types of Federal Student Loans

1

Direct Subsidized Loans

- Available to undergraduate students
- Fixed interest rate for the life of the loan
- Loan limit is \$23,000 for dependent students

2

Direct Unsubsidized Loans

- Available to undergraduate, graduate, and professional students
- Fixed interest rate for the life of the loan
- Loan limit is \$8,000 for dependent students

3

Parent PLUS Loans

- Available to biological or adoptive parents (or in some cases, the stepparents) of dependent undergraduate students
- Fixed interest rate for the life of the loan
- Loan limit is the cost of attendance at your child's school minus any additional student aid they receive

4

Grad PLUS Loan

- Available to graduate and professional students
- Fixed interest rate for the life of the loan
- Loan limit is the cost of attendance at your school minus any additional student aid you receive

Nfsas Differences From Other Students Loans

**D. Bruce Johnstone, Pamela N.
Marcucci**



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