

Student Loan Information

	Direct Federal Stafford Loan (subsidized)	Direct Unsubsidized Federal Stafford Loan	Perkins Loan	Direct PLUS loan (Parent or Grad)
Interest Rates <i>(for loans disbursed on or after July 1, 2010)</i>	4.5% Fixed <small>(Graduate Level =6.8%)</small>	6.8% Fixed	5.0% Fixed	7.9% Fixed
Interest During School	Deferred	Accrues if not paid	Deferred	Accrues if not paid
Repayment Grace Period <i>(after graduating/ leaving school/ dropping below half time)</i>	6 months	6 months	9 months	Optional 6 months
Processing Fee	1-1.5%	1-1.5%	0%	1-4%
FAFSA Required	Yes	Yes	Yes	Yes
Satisfactory Academic Progress Standards must be met	Yes	Yes	Yes	Yes