# Types of **Federal** Student Loans





# Direct Subsidized Loans

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



# 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



# 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



# **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

# **The Differences Between Nfsas And Other Student Loans**

**Richard Bailey** 

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