

Federal Student Loan Programs

What kinds of federal student loans are available?

The interest rates shown are fixed rates for the life of the loan.

Federal Loan Program	Program Details (subject to change)	Maximum Annual Award (subject to change)
Direct Subsidized Loan	<p>For undergraduate students who have financial need For loans first disbursed on or after July 1, 2016, and before July 1, 2017, interest rate is 3.76% e not usually charged interest on the loan during certain periods The U.S. Department of Education (ED) is the lender; payment is owed to ED</p>	<p>\$5,500 depending on grade level and dependency status* For total lifetime limit, go to StudentAid.gov/sub- unsub</p>
Direct Unsubsidized Loan	<p>For undergraduate, graduate</p>	