

Loans

Direct Subsidized Student Loan

This is a loan program that is subsidized by the federal government (subsidized loan is a loan that will not accrue interest during enrollment periods of at least half-time status). Students enrolled below ½ time (less than 6 credits) for any given term are ineligible for loan disbursements. First time borrowers must complete entrance counseling and a master promissory note at <https://studentaid.gov/>.

Direct Unsubsidized Student Loan

This loan program follows similar criteria as the subsidized student loan except the student is liable for the interest while in school. Student enrolled below ½ time (less than 6 credits) for any given term are ineligible for loan disbursements. First time borrowers must complete entrance counseling and a master promissory note at <https://studentaid.gov>.

Direct Parent Loan for Undergraduate Students (PLUS)

Parent Loans for Undergraduate Students are available to provide additional funds for educational expenses. These loans are made to parents of dependent undergraduate students. Parents may borrow up to the student's cost of attendance less anticipated financial assistance. Additional information is available on the Financial Aid webpage.

Alternative Loans for Parents and Students

These programs are developed by various agencies to assist parents and students with their educational expenses. Such funds may assist families that do not qualify for, or need to supplement, other forms of financial aid. More information is available on the Financial Aid webpage.