



## Information on Repayment of Student Loans

<https://studentaid.gov/h/understand-aid>

<https://studentaid.gov/h/manage-loans>

Loan Interest Rates by Disbursement Dates	
Loan Type	First Disbursed between July 1, 2025 and June 30, 2026 (Direct Loans Only)
Direct Subsidized and Unsubsidized Loans (Undergraduate)	Fixed at 6.39%
Direct Unsubsidized Loans (Graduate or Professional)	Fixed at 7.94%
Direct PLUS Loans (Parent, Graduate, and Professional)	Fixed at 8.94%

### When You Are Required to Begin Paying Back Loans

*Subsidized Loan:* While you are attending school at least half-time, there is no interest being charged. There is a six-month grace period after you stop attending school at least half-time before you must begin paying back your loan.

*Unsubsidized Loan:* Interest payments are not required while you are attending school at least half-time, but interest is accumulating. You are afforded the option to pay the interest while in school or to defer payment until after the six-month grace period. The grace period begins after you stop attending school at least half-time. You must begin paying back your loan at the end of the six-month grace period

### Repayment Plans and Calculators

For information on payment calculators and repayment plans such as Standard, Extended, Graduated, Income Based Repayment and others, please visit <https://studentaid.gov/manage-loans/repayment/plans> or speak with your Financial Aid Planner.

*\*To access to information on your federal loans, please visit [www.nslds.ed.gov](http://www.nslds.ed.gov) or speak with your Financial Aid Planner*