



## Graduate and Professional Students

Humphreys University participates in the William D. Ford Federal Stafford Direct Loan (Direct Loan) Program. The Federal Stafford Direct Loan is a low-interest loan available to students for post-secondary educational expenses. Students must meet federal eligibility criteria to qualify for the Federal Stafford Direct Loan. Eligibility is determined through your Free Application for Federal Student Aid (FAFSA).

### Direct Stafford Loan Programs

All Direct Loans for graduate students are **“Unsubsidized”** for loan periods beginning July 1, 2012. Subsidized loans are no longer available to graduate students. This means the interest rate at **6.54%** will accrue while you are in school, in deferment periods and in repayment. You may choose to pay the accrued interest or allow the interest to capitalize when the deferment period ends.

An origination fee on Stafford loans and Plus loans is an expense for borrowing one of these loans. The fee will be proportionately deducted from each loan disbursement.

Programs	Descriptions	Interest Rates	Origination Fees	How to Apply
<b>Unsubsidized Loan</b>	<ul style="list-style-type: none"> <li>✓ Interest is charged while in school and during your 6 months grace or deferment periods end.</li> <li>✓ <b>Repayment begins 6 months after you graduate, completely withdraw, drop or enroll below half-time enrollment status.</b></li> <li>✓ Credit evaluation is not required</li> </ul>	<p><b>6.54%</b></p> <p>First disbursed on or after July 1, 2022 and before July 1, 2023</p>	<p><b>1.057%</b></p> <p>First disbursed on or after October 1, 2020 and before October 1, 2022.</p>	<p>File the <a href="#">2022-2023 FAFSA</a></p> <p>The Unsubsidized Loan will be offered in the student’s Financial Aid Offer through the online <b>Financial Aid Portal</b>.</p>
<b>Graduate PLUS Loan</b>	<ul style="list-style-type: none"> <li>✓ Available to credit-worthy graduate/professional degree students. To qualify for a Graduate PLUS loan, you cannot have adverse credit. A credit check will be performed during the application process.</li> <li>✓ If you have adverse credit history, you may still receive a Graduate PLUS loan by obtaining an endorser who does not have adverse credit history.</li> <li>✓ The maximum PLUS loan amount you can borrow is the cost of attendance (determined by the school) minus any other financial assistance received.</li> <li>✓ No annual or aggregate loan limit applies</li> </ul>	<p><b>7.54%</b></p> <p>First disbursed on or after July 1, 2022 and before July 1, 2023.</p>	<p><b>4.228%</b></p> <p>First disbursed on or after October 1, 2020 and before October 1, 2022.</p>	<p>Go to <a href="http://studentloans.gov">studentloans.gov</a> and log in with your FSA username and password.</p> <p><b><i>If approved, please notify Student Services immediately at (209) 478-0800.</i></b></p>

### Independent Aggregate Limits

**Annual Loan Limit** (The aggregate amounts for graduate students include loans for undergraduate students.)

Annual Award (3 quarters)	\$ 20,500		
<b>Aggregate Loan Limits</b>	Subsidized & Unsubsidized	Unsubsidized	Max Subsidized & Unsubsidized
Graduate/Professional	\$ 65,500	\$ 73,000	\$ 138,500