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Direct Subsidized Loans are available to undergraduate students with financial need.

Your school determines the amount you can borrow, and the amount may not exceed your financial need.

The U.S. Department of Education pays the interest on a Direct Subsidized Loan

- While you're in school at least half-time,
- For the first six months after you leave school (referred to as a grace period), and
- During a period of deferment (a postponement of loan payments).

VS

DIRECT UNSUBSIDIZED LOANS

Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.

VS

Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.

VS

You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Difference And Similarities Between Nfsas And Student Loans

Tao Wei



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