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Comparison of Federal Higher Education Loans

	Direct Unsubsidized Stafford Loan	Direct Subsidized Stafford Loan	Perkins Loan	Direct PLUS Loan
Description	A federal student loan available to students regardless of financial need	A federal student loan available to students with financial need	A federal student loan available to students with the greatest financial need	A federal loan available to parents and students with good credit histories regardless of financial need
Available to	Undergraduate and graduate students enrolled at least half-time	Undergraduate students only enrolled at least half-time	Undergraduate and graduate students (can be less than half-time)	Parents of undergraduate students enrolled at least half-time, and graduate and professional students
Lender	Federal government only	Federal government only	College	Federal government only
Borrower	Student	Student	Student	Parent or graduate/ professional student
Based on financial need	No	Yes	Yes	No
Interest rate for loans disbursed academic year 2016/2017	3.76% fixed for undergraduates; 5.31% fixed for graduate students	3.76% fixed	5% fixed	6.31% fixed
Interest subsidized	No	Yes ¹	Yes ¹	No
Grace period	6 months	6 months	Generally 9 months	6 months
Loan limits for academic year 2016/2017	<p>Dependent undergraduates: 1st year - \$5,500 (\$3,500 subsidized), 2nd year - \$6,500 (\$4,500 subsidized), 3rd to 5th year - \$7,500/year (\$5,500 subsidized), \$31,000 maximum</p> <p>Independent undergraduates and dependent undergraduates whose parents don't qualify for PLUS loans: 1st year - \$9,500 (\$3,500 subsidized), 2nd year - \$10,500 (\$4,500 subsidized), 3rd to 5th year - \$12,500/year (\$5,500/year subsidized), \$57,500 maximum</p> <p>Graduate students: \$20,500 per year, \$138,500 maximum including undergraduate loans</p>		<p>Undergraduate students: \$5,500/year \$27,500 limit</p> <p>Graduate students: \$8,000/year \$60,000 limit (including undergraduate loans)</p>	Student's total cost of education, minus any other financial aid received



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