

Direct Loan Program

- The U.S. Department of Education's federal student loan program is the William D. Ford Federal Direct Loan (Direct Loan) Program. Under this program, the U.S. Department of Education is your lender. There are four types of Direct Loans available:
- Direct Subsidized Loans are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.
- Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.

The U.S. Department of Education offers eligible students at participating schools Direct Subsidized Loans and Direct Unsubsidized Loans. Students must be enrolled in a minimum of six (6) eligible credits to be eligible for these programs. The amount a student may borrow may not exceed the cost of attendance minus other assistance (or, for subsidized loans, other assistance plus the Student Aid Index or SAI). All students borrowing must complete a Master Promissory Note at <https://studentaid.gov/h/complete-aid-process>. First time borrowers at the College must also complete Loan Entrance Counseling.