

Loan Details	Perkins	Stafford (Subsidized)	Stafford (Unsubsidized)	GRAD PLUS	Private Lender
Disbursement Fee	None	0.5%	0.5%	2.5%	Varies
Interest Rate	0% in school Fixed 5% in repayment	0% in school Fixed 6.8% in repayment	Fixed 6.8% in school & in repayment	Fixed 7.9% in school & in repayment	Variable Rate
FAFSA	Must show need EFC below 15K	Must show need	Non-need based	Non-need based	Non-need based
Online Application	✓	✓	✓	✓	✓
Eligible for loan Consolidation	✓	✓	✓	✓	Check with lender
Interest accrues while in school			✓	✓	✓
Co-Signer				✓ May be required	✓ May be required
Repayment	Typical repayment is 10 years	Typical repayment is 10 years	Typical repayment is 10 years	Typical repayment is 10 years	Varies, per lender