

DIRECT LOANS - COMPARISON

	Direct Subsidised	Direct Unsubsidised	Direct PLUS
Who can get the loan?	Undergraduate students with a financial need	Undergraduate and graduate students. You don't have to demonstrate financial need.	Parents of undergraduates or Graduates to borrow independently
How much can I borrow?	We calculate this using your COA, Student Aid Indicator (SAI) and other financial assistance you may be receiving.	We calculate this using your COA and other financial assistance you may be receiving.	We calculate this using your COA and other financial assistance you may be receiving.
Who pays the interest?	US Department of Education if you meet relevant conditions visit https://studentaid.gov for more information	You (the student) are responsible for paying interest during all periods.	The borrower is responsible for paying the interest during all periods.
Is there a Loan Fee?	Yes	Yes	Yes
Is there a credit check completed?	No	No	Yes