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1. Will you be 24 years old or older by Jan. 1 of the school year for which you are applying for financial aid? For the 2024–25 award year, were you born before Jan. 1, 2001?
- 2.

# Types of Aid

*Amounts awarded vary annually and are subject to change.  
Visit [StudentAid.gov](https://studentaid.gov) for the most up-to-date details*

**1 Federal Grants:** Money that generally doesn't have to be paid back

**Federal Pell Grant**

For the 2024-



### 3 Federal Student Loans: These are loans that accumulate interest; they must be repaid

#### Direct Subsidized Loan

For undergraduate students who have financial need. A student must be enrolled at least half-time. No interest is charged while a student is enrolled at least half-time, during the grace period, and during deferment periods.

#### Direct Unsubsidized Loan

For undergraduate and graduate or professional students. A student must be enrolled at least half-time. Financial need is not required. Interest is generally charged during all periods.

#### Direct PLUS Loans

For parents of dependent undergraduate students and for graduate or professional students. A student must be enrolled at least half-time. Financial need is not required. Interest is generally charged during all periods.

#### Direct Subsidized Loan

Up to \$5,500, depending on grade level.

#### Direct Unsubsidized Loan

For undergraduate students, up to \$12,500 (minus any subsidized amounts received for the same period), depending on grade level and dependency status. For graduate or professional students, up to \$20,500.

#### Direct PLUS Loans

Maximum amount is the cost of attendance minus any other financial aid received.

Interest rates for all types of Direct Loans will vary by loan type and by award year. The rates are determined each year, and when they are determined, they apply to all loans that have a first disbursement date during the period beginning on July 1 of one year and ending on June 30 of the following year. Loans received during different award years may have different fixed interest rates. For more information on interest rates and to find details about the most up-to-date interest rates, visit [StudentAid.gov/interest](https://studentaid.gov/interest).

#### Direct Subsidized and Unsubsidized Loans

[StudentAid.gov/sub-unsub](https://studentaid.gov/sub-unsub)

#### Direct PLUS Loans

[StudentAid.gov/plus](https://studentaid.gov/plus)





## What's an aid offer and how much aid will I get?

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