

THE POSITIVES OF BORROWING STUDENT LOANS

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 in this case, the student does not have to demonstrate financial need to be eligible for the loan.

Direct PLUS Loans: are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other