#### 2018-2019 IMPORTANT LOAN INFORMATION

#### **Refund Checks Available**

**Fall 2018** 

September 21

October 19

Spring 2019

February 22

March 22

**Summer 2019** 

June 28

First check includes all funding on your account and ½ of the loan amount minus the processing fee.\* \*Remember: tuition, fees & bookstore charges will be paid BEFORE you receive a refund. Second check includes the second ½ of the loan amount minus the processing fee.

#### **Book Store Charge Dates**

Fall 2018

July 30 - September 7

**Spring 2019** 

TBD

Summer 2019 • TBD

#### Last Day to Apply for a Student Loan

**Fall 2018** 

• November 30, 2018

Spring 2019

• April 30, 2019

Summer 2019 • June 20, 2019

#### **Current Interest Rate**

Disbursed July 1, 2018 - June 30, 2019

5.05%

Subsidized & Unsubsidized

## **IMPORTANT**

#### Your student loan may be PRORATED!

The U.S. Department of Education requires schools to prorate loan limits if the student's remaining period of study is shorter than an academic year.

> If you are graduating in December, your Fall student loan will be prorated.

#### **Current Processing Fee**

Disbursed October 1, 2017 - September 30, 2018

1.066%

## ON THE NEXT PAGE

PRORATION AMOUNTS

LOAN LIMITS

PREVIOUS INTEREST RATES

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## **Loan Proration Chart**

## **Dependent**

•		
Credit Hours	0-29	30+
6	\$1,375	\$1,625
7	\$1,595	\$1,885
8	\$1,815	\$2,145
9	\$2,090	\$2,470
10	\$2,310	\$2,730
11	\$2,530	\$2,990
12	\$2,750	\$3,250

## <u>Independent</u>

	•	
Credit Hours	0-29	30+
6	\$2,375	\$2,625
7	\$2,755	\$3,045
8	\$3,135	\$3,465
9	\$3,610	\$3,990
10	\$3,990	\$4,410
11	\$4,370	\$4,830
12	\$4,750	\$5,250

<sup>\*</sup>For 13+ credit hours needed to graduate, please view the loan proration charts.

## **Just want to borrow Subsidized Loans?**

Completed Annual Semester Credits **Loan Limit** 

## **Dependent Loan Limits**

#### Completed Credits 0 - 2930+





## **Independent Loan Limits** Completed Credits 0-29 30+

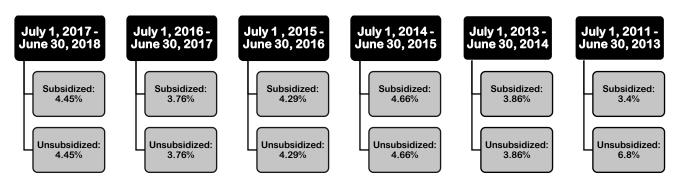




Aggregate Loan Limits: the cumulative loan balance you may have outstanding for your associate & bachelor degrees.

Independent: \$57,500 **Dependent: \$31,000** 

## **Previous Interest Rates**



# **Borrow Smart...From the Start!**