

Graduate Federal Loans at a Glance

Office of Financial Aid
200 Dowman Drive, Suite 300 Atlanta, GA 30322-1960

| Loan Program | Interest Rate | Annual Maximum | Lifetime Maximum | Credit Worthy | Grace Period | Maximum Repayment Period |
|--|---------------|---|---|---------------|--|--------------------------|
| Perkins Loan | 5% Fixed | \$8,000 | \$60,000 | No | 9 Months | Up To 10 Years |
| Stafford Loan | 6.8% Fixed | \$20,500 with Subsidized Stafford eligibility not to exceed \$8,500 | \$138,500 with Subsidized Stafford not to exceed \$65,000 | No | 6 Months | Up To 10 Years |
| Stafford Loan (Students in School of Medicine) | 6.8% Fixed | \$40,500 with Subsidized Stafford eligibility not to exceed \$8,500 | \$224,000 with Subsidized Stafford not to exceed \$65,000 | No | 6 Months | Up to 10 Years |
| Stafford Loan (Students in School of Public Health) | 6.8% Fixed | \$33,000 with Subsidized Stafford eligibility not to exceed \$8,500 | \$224,000 with Subsidized Stafford not to exceed \$65,000 | No | 6 Months | Up to 10 Years |
| Grad PLUS Loan | 8.5% Fixed | Cost of Attendance Minus Other Financial Aid Received | None | Yes | Not Applicable (Some deferment options are available.) | Up To 10 Years |

- Loans with the most favorable repayment terms appear at the top of this table. However, all loan programs may not be available to all students. Further Perkins awards depend upon the availability of funding.
- Federal rules require that students borrow the annual maximum Stafford Loan amount before borrowing a Grad PLUS loan.
- Annual Maximum for students in the School of Medicine reported above is based on a nine month academic year. The academic year for M1, M2 and M3 students is 12 months and the annual maximum is \$47,167.
- Revised 1/26/09