

LOANS OPTIONS	First Time Freshman/First Year	Second/Third year	Fourth Year	Graduate
Federal Direct Subsidized Loan (3.73% interest rate)	\$3,500 / yr	\$4,500 / yr	\$5,500 / yr	Not eligible
Federal Direct Unsubsidized Loan (3.73% interest rate Ungraduated) (5.28% interest rate Graduate)	\$2,000 dependent / yr \$6,000 independent/yr	\$2,000/yr dependent \$6,000 independent/yr	\$2,000/yr \$7,000 independent/yr	\$20,500
Private Loan (variable interest rates)	\$0 / yr			
Institutional Loan	Not available	Not available	Not available	Not available
Other Aid That Must Be Repaid	\$0 / yr			
<i>In addition to the loans above, parents may also apply for the following:</i>				
Parent Plus Federal Loan (6.28% interest rate)				Not eligible
Graduate PLUS Federal Loan				Up the Cost of Attendance (COA)

For More Information

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 Financial Aid Office
 Mayaguez, PR 00681-0118
 Telephone: (787) 834-9595 x2200
 E-mail: finaid@uaa.edu