Federal & Institutional\* Loan Information

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Loan Limit** | **Loan Limit** |  | **Residency** |  |  |  |  |  |
| **Loan**  **Program** | **Academic**  **Year ($)** | **Aggregate**  **($)** | **Grace**  **Period** | **Deferment** | **Forbearance** | **Interest**  **Rate (%)** | **Interest is**  **Changed** | **Fees**  **(%)** | **Additional**  **Notes** |
| Stanford  University | 6,000-7,500 (3Q)  8,000-10,000 (4Q) | None | 6 months | Yes | Yes | 0-9 | After grace  period | None | None |
| Perkins  (Direct Loans) | 6,000 (3Q)  8,000 (4Q) | 60,000 | 9 months | None | Yes | 5 | After grace  period | None | Requires  parental  AGI <  $175,000 |
| Unsubsidized  Stafford  (Direct Loans) | 40,500 (3Q)  47,167 (4Q) | 224,000 (including  $65,500  Subsidized  Stafford) | 6 months | None | Yes | 6.21 | Immediate | 1.072%  or  1.073%\* | None |
| Grad PLUS  (Direct Loans) | Up to cost of  attendance less any other financial aid | None | None | None | Yes | 7.21 | Immediate | 4.288%  or  4.292%\* | None |

- US Citizens, Permanent Residents are eligible for this funding and must meet disbursement requirements prior to receive the funds.

- All loans are certified by Stanford University School of Medicine.

- All loan funds will be disbursed electronically and applied to your bill.

\*Unsubsidized loans and Graduate PLUS loans first disbursed before October 10, 2014 have 1.072% and 4.288% origination fee rates, respectively. Unsubsidized loans and Graduate PLUS loans first disbursed on or after October 1, 2014 will have origination fee rates of 1.073% and 4.292% respectively.

**Financial Aid Office**

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