Types of Student Loans

| Loan type | Offered by | Available to | Lifetime borrow limit |
|------------------------------|---|--|---|
| Direct Subsidized Loans | US Department of Education | Undergraduate students | \$23,000 |
| Direct Unsubsidized Loans | US Department of Education | Undergraduate students | \$8,000 for dependent students \$34,500 for independent students |
| Direct Unsubsidized Loans | US Department of Education | Graduate and professinal students | \$73,000 |
| Direct PLUS Loans | US Department of Education | Graduate and professinal students and parents of dependent undergraduate students | Total cost of attendance minus additional financial aid received |
| Private Loans | Private lenders, such as a bank,credit union, state agency, or a school | Undergraduate, graduate and professional students | Typically, no limit |

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