# 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

# **Student Loan Repayment Pumpkin Spice Compare**

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