

FEDERAL DIRECT SUBSIDIZED AND UNSUBSIDIZED LOANS



Financial Aid, Scholarships, and
Veteran Benefits Certification

The amount of money you are eligible to receive in federal Direct Subsidized and Unsubsidized Loans (both annually and throughout your college career) varies based on your financial need, dependency status, grade level, and number of credit hours enrolled.

FEDERAL DIRECT SUBSIDIZED LOANS

Available to undergraduate students who demonstrate financial need.

INTEREST RATE	INTEREST ACCRUAL	REPAYMENT TERMS
6.52% for loans disbursed between 7/1/26 and 6/30/27.	Interest begins accruing after the student is no longer enrolled at least half-time.	Repayment begins six months after the student is no longer enrolled at least half-time.

FEDERAL DIRECT UNSUBSIDIZED LOANS

Available to undergraduate and graduate students who demonstrate financial need.

INTEREST RATE	INTEREST ACCRUAL	REPAYMENT TERMS
6.52% for undergraduate loans and 8.07% for graduate loans disbursed between 7/1/26 and 6/30/27.	Interest accrues while student is enrolled, beginning as soon as the loan disburses to the student's account.	Repayment begins six months after the student is no longer enrolled at least half-time.

Visit uta.edu/fedloans to learn more!



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