



Federal Direct Subsidized and Unsubsidized Loans

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
6.39% for loans disbursed between 7/1/25 and 6/30/26.	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.
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, regardless of financial need.

Interest Rate	Interest Accrual	Repayment Terms
6.39% for undergrad loans and 7.94% for grad loans disbursed between 7/1/25 and 6/30/26.	Interest begins accruing upon the receipt of loan funds.	Repayment begins six months after the student is no longer enrolled at least half-time.
6.52% for undergrad loans and 8.07% for grad loans disbursed between 7/1/26 and 6/30/27.	Interest begins accruing upon the receipt of loan funds.	Repayment begins six months after the student is no longer enrolled at least half-time.



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www.uta.edu/fedloans

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