

Student Loans

Student loans can be taken out from both private (lenders such as banks) and public (the government) institutions. The amount available varies as do the interest rates and repayment terms. Full-time graduate students typically qualify for \$20,500 annually up to \$138,500 total through the Stafford Loan program. Pay attention to FSA deadlines and be careful. These amounts add up quickly and could take years to pay back. Plus, depending on the expense of the academic program and local living costs, \$20,500 may not be enough.