

Minnesota O ce ntawm Kev Kawm Qib Siab

STUDENT QHIA & KEV TIV THAIV



Postsecondary Student Loans:

Cov no yog cov lus tseem ceeb uas yuav tsum paub thaum koj tab tom mus dhau ntawm kev thov nyiaj qiv!

Co-Signer:	Ib tug neeg uas tsim nyog tau txais credit, feem ntau yog niam txiv lossis tus txij nkawm, uas tau pom zoo los qhia lub luag haujlwm rau kev them rov qab rau tus menyuam kawm ntawv.
Default:	Ua tsis tau zoo hauv kev them rov qab cov tub ntxhais kawm qiv nyiaj ntau dua li cov hnuv tau teem tseg lossis tsis ua raws li lwm cov nqe lus ntawm daim ntawv cog lus.
Kev ncuu sijhawm:	Kev ncuu sij hawm ntawm cov nyiaj qiv rov qab. Cov xwm txheej rau ncuu sij hawm sib txawv raws li kev qiv nyiaj.
Delinquency:	Tsis tau them nyiaj rau cov tub ntxhais kawm qiv. Yog hais tias delinquency txuas ntiv, default yuav tshwm sim.
Kev them nyiaj:	Muab nyiaj qiv rau tus menyuam kawm ntawv lossis rau lub tsev kawm ntawv rau tus menyuam kawm ntawv. Cov tub ntxhais kawm qiv tuaj yeem muab faib ua ntau yam kev them nyiaj. Kev them nyiaj yuav raug xa mus rau hauv hluav taws xob rau tus menyuam kawm ntawv lub tsev kawm ntawv kom credit nws lub tsev kawm ntawv tus account.
Forbearance:	Kev npaj ncuu lossis txo tus qiv nyiaj txhua hli rau lub sijhawm txwv thiab teev tseg, lossis ncuu sijhawm them rov qab. Tus neeg qiv nyiaj tau them paj paj thaum lub sijhawm ua siab ntev.
Txaus siab:	Tus nqi them rau qiv nyiaj. Cov nqi paj yog ntiv rau tus thawj tswj hwm ntawm cov nyiaj qiv.
Cov paj laum:	Kev them nyiaj paj rau cov nyiaj qiv los ntawm US Department of Education rau cov tub ntxhais kawm qiv thaum lawv nyob hauv tsev kawm ntawv.
Thawj Tswj Hwm:	Cov nyiaj qiv los ntawm tus tub kawm ntawv ua ntej them nyiaj paj.
Daim Ntawv Cog Lus:	Cov ntaub ntawv raug cai kos npe los ntawm tus neeg qiv nyiaj ua ntej tau txais ib tus menyuam kawm ntawv qiv. Dhau li muaj cov lus cog tseg kom them rov qab cov nyiaj qiv, nws teev cov xwm txheej ntawm cov nyiaj qiv thiab cov nqe lus them rov qab.
Kev Pabcuam:	Tus neeg txais nyiaj qiv xa cov nqi qiv nyiaj rau kev them nyiaj, sau cov nyiaj them rau tus qiv nyiaj thiab tswj tus qiv nyiaj qiv nyiaj. Cov qiv nyiaj, zoo li US Department of Education, them cov neeg pabcuam los muab txoj haujlwm no.

Cov nyiaj qiv nyiaj kawm ntawv muaj los ntawm tsoomfwv thiab xeev Minnesota

Yuav Ntsuas Li Cas

Txhua qhov qiv nyiaj muaj nws tus yam ntxwv thiab cov yam ntxwv.

Nov yog qee cov lus nug zoo los pab koj sib piv koj cov kev xaiv:

- Tag nrho cov nqi them rov qab yog dab tsi (nrog rau cov nqi, cov nyiaj hauv tuam txhab thiab cov paj laum)?
- Nws yuav siv sijhawm ntev npaum li cas los them cov nyiaj qiv?
- Cov nyiaj them txhua hli yog pes tsawg?
- Cov kev nplua them lig yog dab tsi?
- Nws puas tuaj yeem koom ua ke nrog lwm cov nyiaj qiv?
- Puas tuaj yeem ncuva kev them nyiaj yog tias koj rov nkag mus kawm qib siab?
- Puas tuaj yeem ncuva kev them nyiaj yog tias koj ntsib teeb meem nyiaj txiag?

Kev xaiv qiv nyiaj

Federal Subsidized thiab Unsubsidized Direct Loans

Tsoom fwv teb chaws ua rau Direct thiab PLUS qiv ncaj qha rau cov tub ntxhais kawm los ntawm cov tsev kawm ntawv thoob plaws lub tebchaws. Tsis muaj lub tsev txhab nyiaj lossis cov koom haum lav nyiaj koom nrog. US Department of Education yog tus qiv nyiaj.

Subsidized Direct Loans raug faib tawm ntawm qhov kev ntsuas raws li qhov xav tau.

Tsoom fwv teb chaws them cov paj laum thaum tus tub kawm ntawv nyob hauv tsev kawm ntawv. Unsubsidized Direct Loans tsis xav tau raws li. Cov paj laum muaj txiaj ntsig thaum tus menyuum kawm ntawv nyob hauv tsev kawm ntawv.

Cov paj laum yog tib yam rau tsoom fwv Direct Subsidized thiab Unsubsidized Loans. Cov paj laum rau cov nyiaj qiv tshiab los ntawm Lub Xya Hli 1, 2020 txog Lub Rau Hli 30, 2021 yog 2.75% rau cov kawm tiav. Rau cov tub ntxhais kawm tiav, qhov sib piv cov paj laum yog 4.3%. Tus nqi koj them rov qab yog nyob ntawm seb koj qiv nyiaj ntau npaum li cas.

Kev tsim nyog yuav tsum muaj:

Koj yuav tsum mus kawm ntawv tsawg kawg yog ib nrab sijhawm, thiab koj lub tsev kawm ntawv yuav tsum txiav txim siab txog koj qhov kev xav tau nyiaj txiag.

Txhawm rau thov, ua kom tiav FAFSA. Tom qab ntawd koj yuav tsum tau kos npe rau daim ntawv cog lus, pom zoo them rov qab koj cov nyiaj qiv. Cov nyiaj qiv yuav raug xa mus rau koj lub tsev kawm ntawv. Cov nyiaj qiv feem ntau yog muab faib ua ob lossis ntau dua.

Direct Stafford Loan Limits (Subsidized thiab Unsubsidized)			
	Cov menyuum kawm ntawv undergraduate		Cov tub ntxhais kawm tiav (tsis tsim nyog rau cov nyiaj qiv tsis tau txais)
	Nyob	Kev ywj pheej	
xyoo 3rd- thiab 4th-xyoo	\$7,500	\$9,500	\$20,500
1st-xyoo	\$6,500	\$10,500	
2nd-xyoo	\$7,500	\$9,500	rau txhua xyoo
Ua ke	\$31,000	\$57,500	\$138,500



Federal PLUS Loans

Tsoom Fwv Teb Chaws PLUS Cov Nyiaj qiv yog qiv rau cov niam txiv ntawm cov tub ntxhais kawm ntawv qib siab thiab cov tub ntxhais kawm hauv cov kev kawm tiav thiab kev tshaj lij. Cov paj laum rau cov nyiaj qiv tshiab txij Lub Xya Hli 1, 2020 txog Lub Rau Hli 30, 2021 yog 5.3%.

Kev tsim nyog yuav tsum muaj:

Tsoom Fwv Teb Chaws PLUS Cov Nyiaj qiv yuav tsum tau kuaj xyuas lawv cov credit. Cov neeg qiv yuav tsum yog neeg xam xaj Asmeskas lossis cov

neeg tsis yog pej xeev tsim nyog.

Cov neeg qiv nyiaj tuaj yeem qiv txog tus nqi txhua xyoo ntawm kev tuaj koom rho tawm ib qho kev pab nyiaj txiag tau txais rau cov tub ntxhais kawm cuv npe tsawg kawg ib nrab sijhawm. Tsis muaj lub peev nyiaj qiv nyiaj txhua xyoo lossis lub neej.

Txhawm rau ua ntawv thov, cov tub ntxhais kawm kawm tiav lossis cov haujlwm tshaj lij, lossis cov niam txiv ntawm cov tub ntxhais kawm ntawv qib siab, yuav tsum ua tiav daim ntawv thov qiv nyiaj PLUS. Cov ntawv thov muaj nyob online.

State Loan program: SELF Loan

SELF Loan yog Minnesota qiv nyiaj. Kww yees li ntawm 400 lub tsev kawm ntawv hauv Minnesota thiab tawm hauv lub xeev koom nrog txoj haujlwm. Yog xav paub seb lub koom haum koom nrog, mus saib hauv www.selfloan.state.mn.us.

Cov tub ntxhais kawm muaj peev xwm xaiv tau ib qho kev ruaj khov- lossis hloov pauv-tus nqi SELF Loan. **Tus nqi taag yog 4.85%, thiab tus nqi sib txawv yog 2.6% thaum Lub Xya Hli 2020.** Tsis muaj kev lav phib xaub lossis tus nqi pib nrog SELF Loan.

Cov nyiaj qiv rau cov tub ntxhais kawm cuv npe kawm hauv bachelor's degree, post-baccalaureate lossis kawm tiav cov kev kawm hauv cov tsev kawm ntawv koom yog \$ 20,000 toj xyoo. Cov tub ntxhais kawm cuv npe hauv tag nrho lwm cov kev pab cuam tsim nyog tau txais txog \$ 10,000 toj ib xyoo.

Yuav kom tsim nyog, tus tub ntxhais kawm yuav tsum:

- Tau cuv npe hauv ib lub tsev kawm ntawv tsim nyog hauv Minnesota lossis yog ib tug tub ntxhais kawm nyob hauv Minnesota cuv npe hauv ib lub tsev kawm ntawv tsim nyog hauv lwm lub xeev
- Nkag mus kawm tsawg kawg ib nrab sijhawm hauv daim ntawv pov thawj, koom nrog, kawm tiav qib siab los yog kawm tiav degree program
- Muaj ib tus neeg kos npe tsim nyog credit uas yog neeg xam xaj Asmeskas lossis neeg nyob ruaj khov
- Tsis txhob ua phem lossis ua txhaum cai ntawm SELF lossis lwm cov tub ntxhais kawm qiv nyiaj

Yog xav paub ntxiv txog tsoomfwv cov nyiaj qiv, mus saib: www.ed.gov

Txhawm rau thov, tus menyuam kawm

ntawv yuav tsum: Ua kom tiav FAFSA. Tus thawj tswj hwm kev pab nyiaj txiag hauv tsev kawm ntawv yuav txiav txim siab qhov nyiaj siab tshaj uas tus tub ntxhais kawm tuaj yeem qiv thiab pom zoo cov nyiaj qiv. Qhov siab tshaj plaws tsis tuaj yeem tshaj tus nqi tuaj koom rho tawm tag nrho lwm yam kev pab nyiaj txiag uas koj tau txais.

Private lossis lwm yam qiv nyiaj

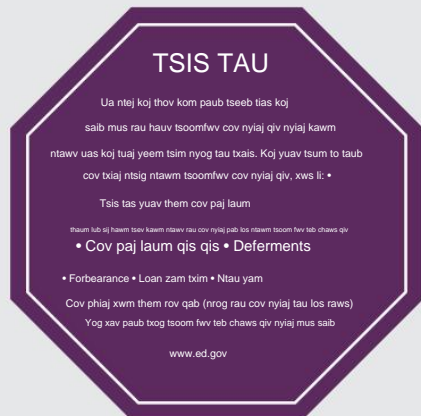
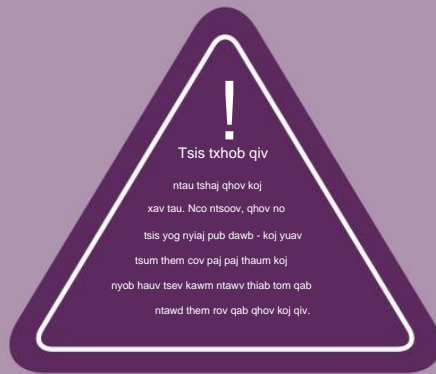
Cov qiv nyiaj ntiag tug lossis lwm yam qiv nyiaj muaj los ntawm cov qiv nyiaj ntiag tug, xws li cov tsev txhab nyiaj, cov koom haum qiv nyiaj thiab qiv nyiaj lossis cov koom haum qiv nyiaj. Nyob ntawm qhov muaj zog ntawm cov neeg qiv nyiaj / tus neeg kos npe, cov nyiaj qiv no yuav raug nqi ntau dua li tsoomfww qiv, lossis SELF Loan. Yog xav paub ntixiv thiab kev pab, hu rau cov qiv nyiaj ntiag tug ncaj qha lossis tus thawj tswj hwm nyiaj txiag ntawm lub tsev kawm ntawv uas koj tuaj koom lossis npaj yuav mus kawm.

SELF Refi Program

SELF Refi yog Minnesota cov tub ntxhais kawm qiv nyiaj qiv nyiaj rov qab. Cov neeg nyob hauv Minnesota uas tau txais daim ntawv pov thawj thiab ua haujlwm tam sim no muaj cai tau txais nyiaj rov qab txog \$ 150,000 hauv cov tub ntxhais kawm qiv nyob ntawm seb hom ntawv pov thawj tau txais. Cov qiv nyiaj uas tsis ua haujlwm tam sim no tuaj yeem tsm nyog siv cov nyiaj tau los hauv tsev thiab cov nuj nqis nrog tus txij nkawm ua tus cosigner.

Cov kev xaiv ruaj khov thiab hloov pauv tau muaj nrog 5, 10 thiab 15 xyoo cov nqe lus them rov qab. Cov paj laum txawv ntawm 2.8% mus rau 4.15% raws li lub Xya Hli 2020. Tsis muaj kev lav phib xaub lossis tus nqi pib rau SELF Refi.

Kev tsm nyog tau txiav txim siab raws li FICO cov qhab nia thiab cov nuj nqis-rau-cov nyiaj tau los piv. Cov qiv nyiaj yuav tsm nyog rau lawv tus kheej, lossis yog tias lawv muaj tus cosigner, muaj kev tso tawm nrog cov nyiaj them raws sijhawm.



Cov kev xaiv them rov qab qiv nyiaj

Daim ntawv qhia no muab cov lus qhia rau kwv yeas cov nyiaj hli tsawg kawg uas koj yuav tsum tau them rov qab ntau qib ntawm cov tub ntxhais kawm qiv nyiaj. Muaj ntau ntau txoj kev them rov qab rau cov nyiaj qiv, nco ntsoov xaiv qhov kev xaiv zoo tshaj plaws rau koj hom qiv thiab cov nuj nqis.

Tus nqi qiv	Cov Nyiaj Them Txhua Hli (120 them) \$115	Kwv yeas Cov nyiaj tau los
\$10,000	\$173 \$230 \$265 \$345	\$14,400
\$15,000	\$460 \$575 \$754	\$21,600
\$20,000		\$28,800
\$23,000		\$33,100
\$30,000		\$43,200
\$40,000		\$57,500
\$50,000		\$71,900
\$65,500		\$94,200

Cov Nyiaj Tau Los Raws Li Kev Them Nyiaj Rov Qab

Cov nyiaj tau los raws li kev them rov qab yog tsoomfww txoj haujlwm, uas tus nqi qiv nyiaj them rau tsoomfww qiv nyiaj txhua lub hlis yog nyob ntawm lawv cov nyiaj tau los thiab tsev neeg loj. Vim tias qhov kev pab cuam no muaj cov neeg qiv nyiaj me me hauv thawj xyoo ntawm kev them rov qab, cov qiv nyiaj yuav them cov paj ntau dua ntawm cov nyiaj qiv rau lub sijhawm.

Public Service Loan Forgiveness

Kev zam txim rau pej xeem qiv nyiaj yog ib qho tseem ceeb rau cov neeg ua hauj lwm hauv pej xeem thiab cov hauj lwm tsis muaj txiag ntsig, thaum lawv tau them 10 xyoo ntawm lawv cov nyiaj qiv los ntawm tsoomfww. Cov nyiaj them ua ntej lossis tom qab lub Kaum Hlis 1, 2007 tsm nyog. Cov kws qhia ntawv hauv tsev kawm ntawv pej xeem thiab cov neeg ua haujlwm hauv xeev tsm nyog. Cov txheej txheem tsm nyog thiab cov npe ntawm cov haujlwm muaj nyob hauv US Department of Education.

Loan Consolidation/Refinancing

Yog tias koj muaj qhov nyiaj tshuav ntawm ntau qhov kev qiv nyiaj hauv tsoomfww, koj tuaj yeem muab lawv tso rau hauv ib qho kev qiv nyiaj tshiab nrog ib qho kev them rov qab txhua hli. Qhov no txo qhov loj ntawm koj cov nyiaj them txhua hli los ntawm kev ncuu koj lub sijhawm them rov qab rau 10 txog 30 xyoo, nyob ntawm koj cov nuj nqis tag nrho.

Lwm qhov kev qiv qiv nyiaj los yog cov kev pab nyiaj rov qab muaj nyob hauv Minnesota Lub Chaw Haujlwm Saib Xyuas Kev Kawm Qib Siab, koom nrog cov qiv nyiaj ntiag tug lossis lub xeev xws li cov tsev txhab nyiaj, cov koom haum qiv nyiaj, thiab kev txuag nyiaj thiab qiv. koom haum.

Defaulting ntawm Koj Cov Nyiaj Txais

Yog tias koj tsis them rov qab koj cov nyiaj qiv, koj yuav nyob rau hauv lub neej ntawd. Koj tus neeg qiv nyiaj thiab lub xeev thiab tsoomfww tseem tuaj yeem ua haujlwm kom rov qab tau cov nyiaj:

- Koj cov nyiaj se rov qab tuaj yeem raug txiav
- tawm • Ib feem ntawm koj cov nyiaj hli yuav raug txiav tawm yog tias koj ua haujlwm rau tsoomfww • Koj tuaj yeem raug foob thiab raug coj mus rau lub tsev hais plaub • Cov chaw qiv nyiaj yuav raug ceeb toom thiab koj qhov qhab nia yav tom ntej yuav raug cuam tshuam, uas
 - tej zaum yuav nyuaj rau qiv nyiaj rau tsheb lossis tsev
- Koj yuav tsis muaj peev xwm tau txais lwm lub xeev lossis tseem fww cov nyiaj pab tub kawm ntawv kom txog thaum koj npaj txaus los them rov qab

Ua tib zoo saib xyuas cov tuam txhab nrhiav nyiaj txiag

Qee lub tuam txhab nrhiav kev pab nyiaj txiag muab kom phim cov tub ntxhais kawm nrog kev pab nyiaj txiag rau tus nqi. Ceev faj thaum siv cov kev pabcuam no. Tsis muaj kev lees paub tias lub tuam txhab yuav nrhiav tau ib qho kev pab nyiaj txiag uas koj nrhiav tsis tau koj tus kheej.

Cov hauv qab no yog qee cov lus nug los xav txog yog tias koj siv lub tuam txhab tshawb

nrhiav lossis tus kws pab tswv yim pab nyiaj txiag:

- Lub tuam txhab puas tuav nws tus kheej cov ntaub ntawv nyiaj pab kawm ntawv?
- Cov peev txheej puas suav nrog tsoomfwv thiab lub xeev cov kev pabcuam uas tus menyuam kawm ntawv yuav raug txiaiv txim siab los ntawm cov txheej txheem thov nyiaj txiag tsis tu ncuav?
- Puas yog cov peev txheej suav nrog cov nyiaj pabcuam hauv tsev kawm txog qhov uas tus menyuam kawm ntawv yuav raug ceeb toom ib zaug tau txais mus kawm ntawv qib siab? • Lub tuam txhab hloov kho nws cov npe ntawm cov peev txheej li cas?
- Puas muaj nqi thov rau cov chaw muab?

Ua kom ceev faj yog tias koj pom ib qho ntawm cov chij liab no:

- Thov koj cov ntaub ntawv ntiag tug, xws li: nyiaj hauv tuam txhab nyiaj, credit cards lossis tus lej social security
- Siv ntau tshaj hype thiab thov kom muaj kev vam meej
- Yuav tsum tau nyiaj ua ntej rau cov nqi thov
- Muaj kev ntaus ntawv thiab sau yuam kev ntawm cov ntaub ntawv thov
- Sau npe tsis muaj xov tooj rau lub lag luam
- Qhia txog kev cuam tshuam nrog cov nyiaj pab txhawb nqa
- Nias kom koj teb sai sai

Yog tias koj tau raug tsim txom los ntawm kev dag nyiaj txiag, ua ntawv tsis txaus siab thiab qhia txog kev dag ntxias

Kev tiv thaiv neeg siv khoom

Yog tias koj tau raug tsim txom los ntawm kev dag nyiaj txiag, ua ntawv tsis txaus siab thiab qhia txog kev dag ntxias.

Cov Tsev Kawm Ntawv Tshaj Tawm thiab Kev Tiv Thaiv Cov Neeg Siv Khoom uas

muaj ntawv tso cai thiab sau npe los ntawm Minnesota Lub Chaw Haujlwm Saib Xyuas Kev Kawm Qib Siab tau lees paub los ntawm peb lub koom haum. Yog tias koj muaj kev paub tsis zoo lossis ntseeg tias lub koom haum tsis tau ua raws li nws cov lus cog tseg, koj tuaj yeem ua ntawv tsis txaus siab los ntawm peb Lub Tsev Haujlwm Saib Xyuas Kev Tso Cai thiab Kev Sau Npe. Minnesota Lub Chaw Haujlwm Saib Xyuas Kev Kawm Qib Siab yuav tshawb xyuas cov lus tsis txaus siab txog cov tsev kawm qib siab uas tsis ua raws li lub xeev cov qauv. Saib cov ntaub ntawv tiv tauj hauv lub thawv hauv qab no.

Qhov twg ua ntaub ntawv tsis txaus siab

Kev sau npe thiab ntawv tso cai ntawm Minnesota Office of Higher Education
1450 Energy Park Drive, Suite 350 Saint Paul, MN 55108
651-259-3975 los yog 1-800-657-3866 info.ohe@state.mn.us

Xav paub ntau ntxiv ntawm no: www.ohe.state.mn.us/studentadvocate

Ib qho kev xaiv zoo dua Txhawb nqa ZOO TSHAJ PLAWS

SELF Loan tuaj yeem pab nyiaj rau koj tus menyuam txoj kev kawm.

Nws muaj kev ntxhov siab txaus los pab npaj ib tus neeg mus kawm ntawv qib siab yam tsis muaj kev txhawj xeeb txog yuav them li cas rau lawv txoj kev kawm. SELF Loan ua rau cov tub ntxhais kawm ua tiav lawv txoj kev npau suav thaum muab cov paj laum qis, qiv nyiaj ruaj khov lossis hloov pauv, thiab cov txheej txheem thov yooj yim.

SELF Loan[®]
MINNESOTA STUDENT LOANS



STUDENT LOAN PROGRAM LOAN COMPARISON CHART

	FEDERAL LOAN PROGRAMS			MN SELF LOAN PROGRAM
QHOV CHAW UA HAUJ LWM	HOM STAFFORD / DIRECT LOAN	GRADUATE PLUS LOAN Niam	Txiv PLUS LOAN	
QHIA	Tub kawm	Tub kawm	Niam txiv	Tub kawm
COSIGNER YUAV TSUM	TSIS MUAJ	TSIS MUAJ	TSIS MUAJ	YOG. Cosigner yuav tsum xeem dhau credit.
QHOV TSEEB	Yuav tsum tau mus kawm ib nrab hnuv. Cov nyiaj qiv tuaj yeem tau txais nyiaj pab (xav tau raws) lossis tsis tau txais (tsis xav tau raws li)	Cov tub ntshais kawm yuav tsum tau cuv npe ntawm tsawg kawg ib nrab sij hawm ntawm qhov tsim nyog postsecondary institution nyob rau hauv a kawm tiav program.	Tsis xav tau raws li. Niam txiv tej zaum yuav tsis muaj kev phiv credit keeb kwm.	Tsis xav tau nyiaj qiv rau cov tsev kawm ntawv koom nrog. Tsev kawm ntawv txiav txim kev tsim nyog. Cosigner yuav tsum yog credit-worthy.
INTEREST RATE	Tsau tus nqi	Tsau tus nqi. Cov paj laum thaum menyuum kawm ntawv nyob hauv tsev kawm ntawv.	Tsau tus nqi. Cov paj laum thaum menyuum kawm ntawv nyob hauv tsev kawm ntawv.	Hloov pauv tus nqi, hloov peb lub hlis twg. Kev xaiv tus nqi ruaj khov muaj. Txaus siab tau txais thaum tus menyuum kawm ntawv nyob hauv tsev kawm ntawv.
CURRENT INTEREST RATE	4.99% Unsubsidized thiab Subsidized Kawm tiav 6.54% Unsubsidized Kawm tiav	4.3% lb qho kev txo qis thaum ua tub rog	5.3% lb qho kev txo qis thaum ua tub rog.	6.35% thaum Lub Xya Hli 1, 2022. Tsau tus nqi kev xaiv ntawm 4.5%. Tej yam yuav txo tau thaum ua tub rog. Tus nqi sib txawv tsis tuaj yeem nce ntau dua 3% hauv ib xyoo.
Nqi	1.057% Ntawm cov nyiaj qiv - tus nqi pib	4.228% (default thiab keeb kwm)	4.228% (default thiab keeb kwm)	Tsis muaj
NYIAJ NYIAJ LAWM	\$5,500 (1st Xyoo) \$6,500 (2nd Xyoo) \$7,500 (3rd-5th Xyoo) \$20,500 (Kawm tiav) Cov menyuum kawm ntawv ywj pheej lossis nyob ruaj khov Cov tub ntshais kawm uas cov niam txiv tsis tsim nyog tau txais PLUS qiv yog tsim nyog rau \$4,000-\$5,000 ntxiv rau ib xyoo.	Tsis muaj. Kev tsim nyog txhua xyoo txwv rau tus nqi tuaj koom tsawg dua lwm yam kev pab nyiaj txiag.	Tsis muaj. Kev tsim nyog txhua xyoo txwv kom tus nqi tuaj koom tsawg dua lwm yam kev pab nyiaj txiag.	\$3,500 Undergraduate short programs \$10,000 Undergraduate 1-2 xyoo cov kev pab cuam \$20,000 Undergraduate 4-Xyoo cov kev pab cuam; Kawm tiav
AGGREGATE LIMITS *UG = Undergraduate Level ** Qib = Kawm Qib Siab	\$31,000 (Undergraduate) \$138,500 (Tshaj Tawm) Cov tub ntshais kawm ntawv ywj pheej thiab cov tub ntshais kawm nyob hauv lawv cov niam txiv raug muab tso tseg rau PLUS tej zaum yuav muaj kev txwv ntau dua.	Tsis muaj	Tsis muaj	Short Programs 1st year \$10,000 2nd year \$20,000 \$20,000 3rd year \$30,000 4th year 5th year \$40,000 Agg. \$60,000 \$80,000 \$100,000 \$140,000 4-Xyoo los yog Qib
Kev them nyiaj rov qab - Hauv Tsev Kawm Ntawv	Cov paj laum yuav yog ncuu sij hawm rau cov nyiaj qiv tsis tau txais.	Kev ncuu thaum tus menyuum kawm ntawv nyob hauv tsev kawm ntawv tsawg kawg ib nrab sij hawm.	Pib 30-60 hnuv tom qab qhov kawg kev them nyiaj tau ua. Mus txog 10 xyoo them rov qab. Tej zaum yuav ncuu thaum tus menyuum kawm ntawv nyob hauv tsev kawm ntawv ib nrab sijhawm kawg.	Cov nyiaj them txhua hli ntawm \$15 thaum nyob hauv tsev kawm ntawv.
REPAYMENT - OUT Tsev kawm ntawv	Pib 6 lub hlis tom qab tus menyuum kawm ntawv cov kawm tiav lossis poob qis dua ib nrab sijhawm. Lub sij hawm them rov qab mus txog 10 xyoo. Kev them rov qab ntau yam muaj kev xaiv.	Pib 6 lub hlis tom qab tus menyuum kawm ntawv cov kawm tiav lossis poob qis dua ib nrab sijhawm. Lub sij hawm them rov qab ntawm mus txog 10 xyoo. Kev them rov qab ntau yam muaj kev xaiv.	Pib 6 lub hlis tom qab cov tub ntshais kawm kawm tiav lossis poob qis dua ib nrab sijhawm. Lub sijhawm them rov qab mus txog 10 xyoo. Muaj ntau yam kev xaiv them rov qab.	Cov nyiaj them txhua hli ntawm \$ 15 yuav tsum tau siv rau 12 lub hlis tom qab tus neeg qiv nyiaj txiav tawm kev kawm. Tus qauv them rov qab ntev nce nrog aggregate tshuav nyiaj li cas. Cov paj laum txuas ntxiv tsuas yog npaj muaj.
Kev tiv thaiv, TSEEM CEEB, Kev zam txim OPTIONS	Deferment thiab forbearance xaiv muaj. Tso tawm rau kev tuag / kev tsis taus mus tas li. Tshem tawm cov kev cai rau cov kws qhia ntawv thiab lwm txoj haujlwm pabcuam pej xeem.	Kev tiv thaiv kev tiv thaiv thiab kev tiv thaiv kev tiv thaiv muaj. Tshem tawm rau kev tuag/kev tsis taus tas mus li.	Kev tiv thaiv kev tiv thaiv thiab kev tiv thaiv kev tiv thaiv muaj. Tshem tawm rau kev tuag/kev tsis taus tas mus li.	Short-term forbearance lub sij hawm rau kev nyuaj siab nyiaj txiag. Discharged rau borrower tuag / mus tas li kev tsis taus.
Kev tsim nyog rau FEDERAL QHIA CONSOLIDATION Cov kev pab cuam	YOG	YOG	YOG	TSIS MUAJ

4

Cov Nyiaj Txais Kawm Ntawv & Cov neeg siv khoom

Kev tiv thaiv

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