

The College of Saint Rose

Office of Financial Aid
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SUMMARY OF PAYMENT OPTIONS FOR UNDERGRADUATE STUDENTS

Options	# of Payments Per Year or Semester	# of Years to Complete Payments	1st Payment Due	Service or Application Fee	Annual Interest	Insurance	Annual Maximum	Income/ Other Restrictions	Credit Check
Regular Payment	2 per year	N/A	10 days prior to semester start	Monthly late fees on unpaid balance	0%	None	Total account charges	None	None
The College of Saint Rose Payment Plan	Monthly payments Per Semester	Within each semester	Varies according to set-up date	\$30 Set-Up Fee each semester	0%	None	None	None	None
Direct PLUS: Parent Loan for Undergraduate Students	12 payments/year, or can be deferred until student graduates	10 or Extended	30-60 days after second disbursement	4% fee	7.9% Fixed	Included	Limited to cost of attendance minus financial aid	U.S. Citizens and Resident Aliens	Required
Subsidized Federal Direct Loan	Payments deferred while enrolled at least half time	10 or Extended	6 months after completion of study or drop below 1/2 time	1% fee	6.8% Fixed	Included	\$3500 Freshman \$4500 Sophomore \$5500 Junior & Senior years	Based on need, US Citizens & Resident Aliens	None
Unsubsidized Federal Direct Loan	See above or Interest only option (quarterly)	See above	See above	See above	6.8% Fixed & also Accruing	See above	\$2,000 each year	U.S. Citizens and Resident Aliens	None
* Alternative Loans					Variable & Accruing	See Lender	Cost of attendance	Credit Check	Required

* Please contact the Office of Financial Aid for additional information