

The College of Saint Rose

Office of Financial Aid
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SUMMARY OF PAYMENT OPTIONS FOR GRADUATE STUDENTS

Options	# of Payments Per Year or Semester	# of Years to Complete Payments	First Payment Due	Service or Application Fee	Annual Interest	Annual Maximum	Income/ Other Restrictions	Credit Check
Regular Payment	2 per year	N/A		Monthly late fees on unpaid balance	0%	Total account charges	None	None
The College of Saint Rose Payment Plan	Up to 4 Monthly Payments Per Semester	Within each semester	Varies according to set-up date	\$30 Set-Up Fee each semester	0%	None	None	None
Unsubsidized Federal Direct Loan	Payments deferred while enrolled at least half time/Interest only option (Quarterly)	10 or Extended	6 months after completion of studies or drop below 1/2 time	1.073% fee	6.21% and Accruing	\$20,500	U.S. Citizens and Resident Aliens	None
Direct Graduate PLUS Loan	Payments deferred while enrolled at least half time/Interest only option (Quarterly)	10 or Extended	Within 60 days after loan is fully disbursed/defer while in school	4.292% fee	7.21% and Accruing	Limited to cost of attendance minus financial aid	U.S. Citizens and Resident Aliens	Required
Private Alternative Loans*					Variable and Accruing	Cost of Attendance minus aid	Debt to Income Ratio	Required

* Please contact the Office of Financial Aid for additional information