

# Office of Financial Aid

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## 2024-25 Federal Direct Student Loan Request

The U.S. Department of Education offers low-interest **Federal Direct subsidized** and **unsubsidized** loans to eligible students to help cover the cost of college. To receive either type of loan, you must be enrolled in at least 1.5 units (half-time) at Pomona College **and have completed a FAFSA for the 2024-25 academic year**. Direct Loan funds are applied equally to fall and spring semester charges. For complete loan terms and conditions, please refer to the **Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)** at **StudentAid.gov**.

### Interest Rates & Origination Fees:

- **Current Interest Rate: 6.53%** fixed for loans disbursed before July 1, 2025.
- **Current Loan Fee: 1.057%** of loan amount for loans disbursed before October 01, 2024.

### Direct Loan Annual Maximum Borrowing Limits for Dependent Students

**First Year Students:** \$5,500 (of which no more