The College of Saint Rose

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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	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
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 with .5% rebate	6.8% Fixed	Included	\$8500/enrolled in Master's program \$5500/enrolled in Certificate program	Based on need/ US Citizens & Resident Aliens	None
Unsubsidized Federal Direct Loan	See above or Interest only option (Quarterly)	10 or Extended	See above	See above	6.8% Fixed and Accruing	Included	Additional \$12000/Masters \$7000 Certificate	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% fee with 1.5% rebate	7.9% Fixed and Accruing	Included	Limited to cost of attendance minus financial aid	U.S. Citizens and Resident Aliens	Required
*Alternative Loans					Variable & Accruing	See Lender	Cost of Attendance minus aid		Required

^{*} Please contact the Office of Financial Aid for additional information