Welcome to UWL, the University of Wisconsin-La Crosse.

Financial Aid Feature of the Week

Subsidized vs. Unsubsidized Loans

Many students rely on student loans to assist with the funding of their education. It is important to understand the different loan options available.

The Federal Direct loan program offers two types of loans for students, Subsidized and Unsubsidized. These two loan types are eligible for federal student aid, however, the Subsidized loan is better for students who have a demonstrated need for financial aid.

Subsidized Loans

The Subsidized loan is subsidized by the federal government who pays the interest on the loan while the student is in school and during their grace period. This is the better of the two loan types. The Subsidized loan will be the type of loan they should accept first.

Unsubsidized Loans

The Unsubsidized loan will begin to accrue interest immediately once the loan is disbursed. Students have the option to pay interest as they go, by making payments through their servicer website, or when they are no longer attending at least half-time. Unsubsidized loans. Both loan types have an interest rate that is fixed for the lifetime of the loan while the student is in school and during their grace period. This is the better of the two.

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