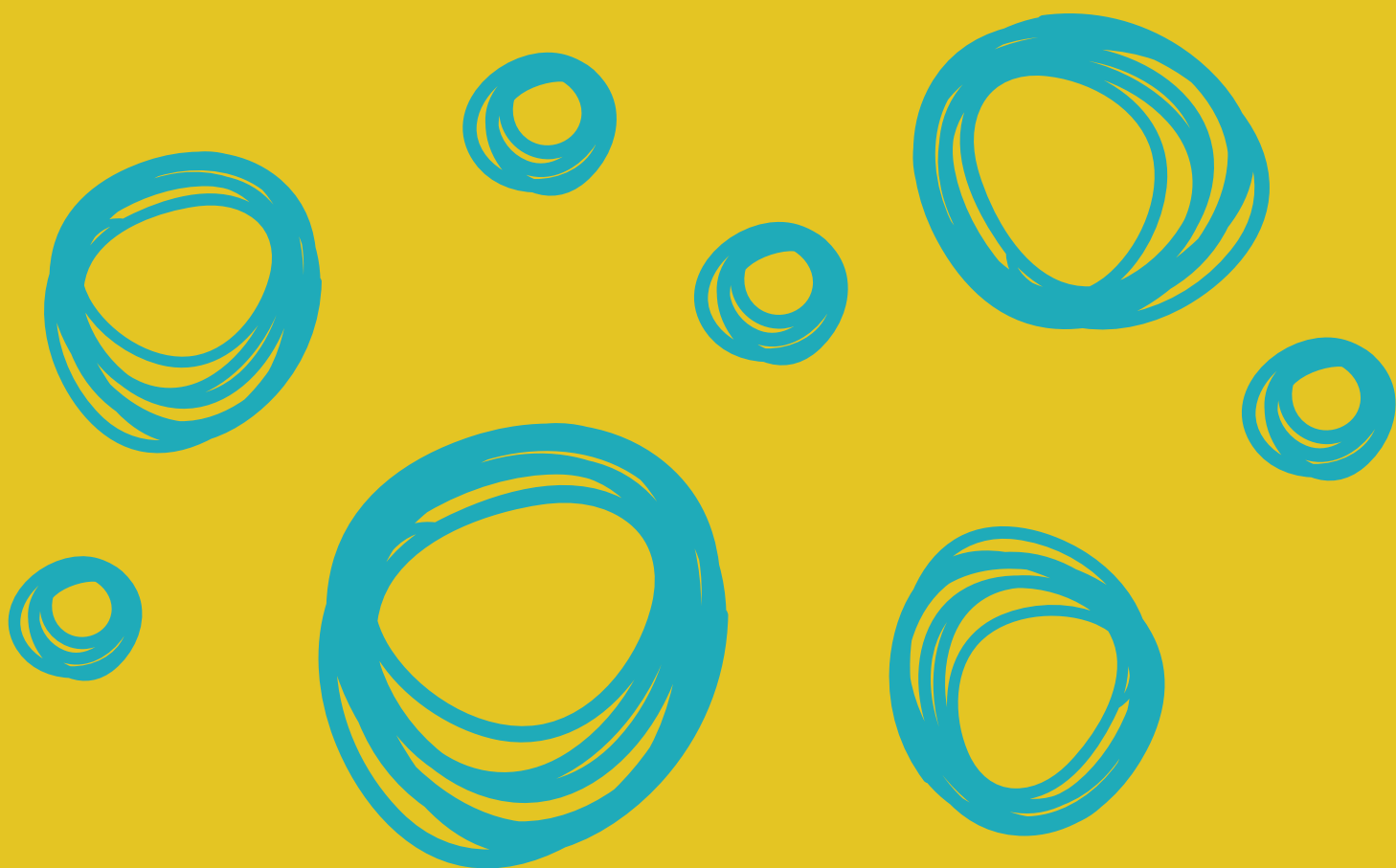


Minnesota Office of Higher Education
**CHOOSING A
COLLEGE**
COLLEGE & UNIVERSITY PROGRAMS



Find a college that's **just right for you.**

What's Inside?

The Program Grids allow you to explore your best fit college in Minnesota. In addition to two and four year public and private institutions, there is also information about accredited cosmology and other specialized trade schools. For more in depth information about choosing a college in Minnesota, visit our website: www.ohe.state.mn.us.

Additional Resources

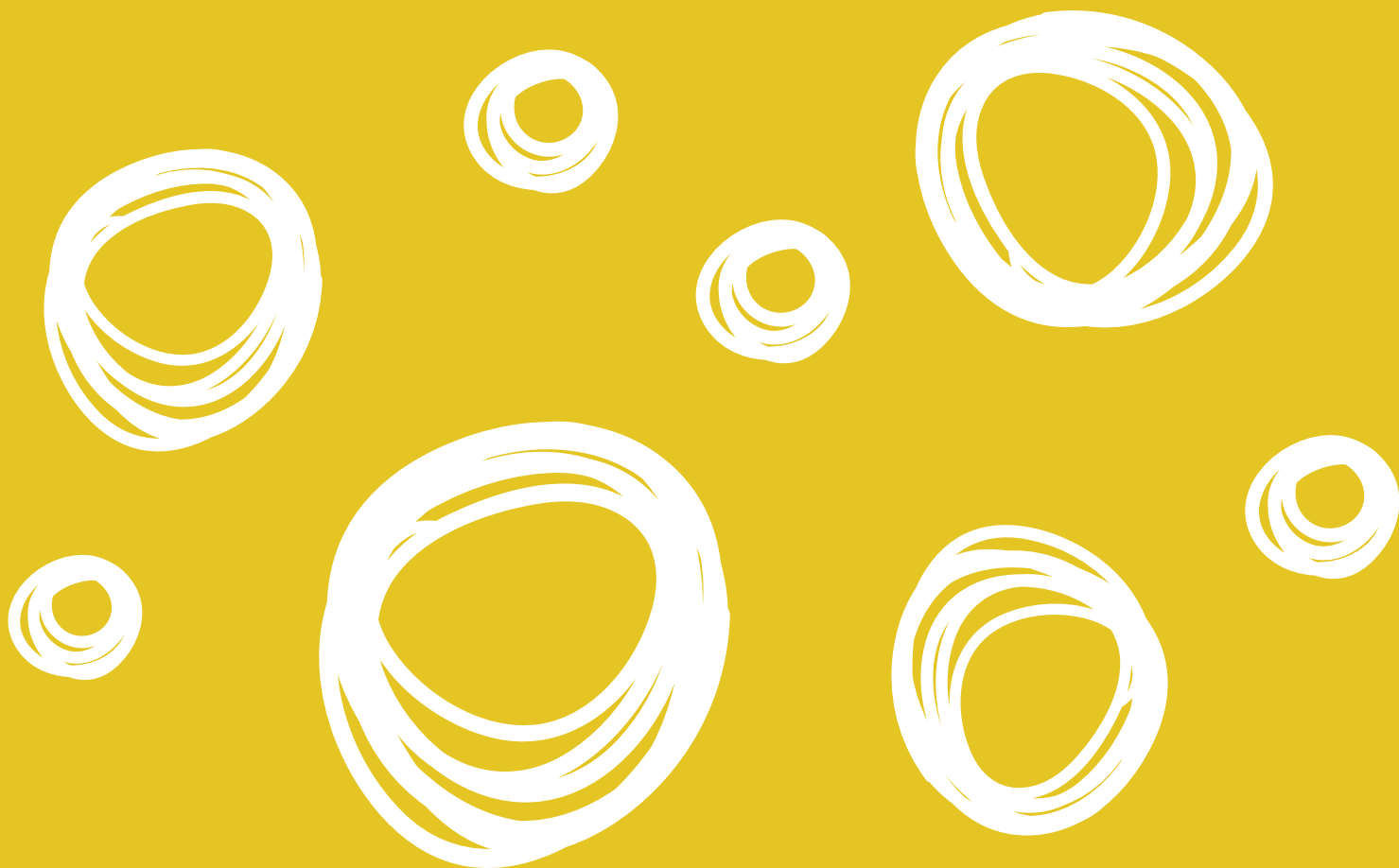
U.S. Department of Education

College Scorecard www.collegescorecard.ed.gov/

The College Board

College Cost Estimator www.bigfuture.collegeboard.org/

pay-for-college/college-costs/college-costs-calculator



2-year Degree Programs

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Alexandria Technical and Community College
 Anoka Technical College
 Anoka-Ramsey Community College
 Argosy University; Twin Cities College
 Art Institutes International Minnesota, The
 Bemidji State University
 Central Lakes College
 Century College
 Crown College
 Dakota County Technical College
 Duluth Business University
 Dunwoody College of Technology
 Fond du Lac Tribal & Community College
 Globe University
 Hennepin Technical College
 Herzing University
 Hibbing Community College
 Institute of Production and Recording

AGRICULTURAL & FOOD INDUSTRIES

Agribusiness Production																									
Agribusiness Service and Management																									
Agriculture																									
Agriculture Business Management																									
Agriculture Business Marketing																									
Agriculture Production Management																									
Agriculture Science & Technology																									
Animal Production Systems																									
Baking & Pastry																									
Biofuels Technology																									
Crops, Soils & Pest Management																									
Culinary Arts / Food Service Management																									
Dairy Management																									
Farm Operation & Management																									
Floral Design																									
Food & Beverage Management																									
Food Processing Safety																									
Golf Course Grounds Management																									
Horse Husbandry & Equine Business Management																									
Horticulture																									
Plant Science																									
Taxidermy																									
Veterinary Technology																									

ARCHITECTURE & CONSTRUCTION

Architectural Construction Technology																										
Architectural Drafting																										
Audio-Visual Installation																										
Building & Property Maintenance																										
Building Construction Technology																										
Building Inspection Technology																										
Building Utilities Mechanic																										
Cabinetmaking & Finishing Trades																										
CAD Drafting																										
Carpentry & Building Trades																										
Commercial & Residential Wiring																										
Communication System Installation / Repair																										
Concrete / Masonry / Bricklaying																										
Construction Field Supervision																										
Construction Management																										
Construction Project Supervision																										
Electrical Construction & Maintenance Technology																										
Electrical Construction Design & Management																										
Electrician / Electrical Maintenance																										
Environmental Design, Technology & Production																										
Facility Systems Technology																										
Green & Sustainable Construction Technology																										
Heating, Ventilation, Air Conditioning & Refrigeration																										
Heavy Equipment Operation																										

2-year Degree Programs

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Alexandria Technical and Community College
 Anoka Technical College
 Anoka-Ramsey Community College
 Argosy University, Twin Cities Campus
 Art Institutes International Minnesota, The
 Bemidji State University
 Central Lakes College
 Century College
 Crown College
 Dakota County Technical College
 Duluth Business University
 Dunwoody College of Technology
 Fond du Lac Tribal & Community College
 Globe University
 Hennepin Technical College
 Herzing University
 Hibbing Community College
 Institute of Production and Recording

Program	Academy College	Alexandria Technical and Community College	Anoka Technical College	Anoka-Ramsey Community College	Argosy University, Twin Cities Campus	Art Institutes International Minnesota, The	Bemidji State University	Central Lakes College	Century College	Crown College	Dakota County Technical College	Duluth Business University	Dunwoody College of Technology	Fond du Lac Tribal & Community College	Globe University	Hennepin Technical College	Herzing University	Hibbing Community College	Institute of Production and Recording
Chemical Laboratory Technician																			
Clinical Research Study Coordinator																			
Community Health Services			•																
Dental Assistant								•		•					•	•	•		
Dental Hygiene				•				•											
Dental Office Support																			
Diagnostic Medical Sonography				•															
Echocardiography				•															
Electroneurodiagnostic Technology																			
Emergency Health Services			•						•							•			
EMT - Basic or First Responder			•						•							•			
EMT - Paramedic			•						•							•			
Health Information Technology / Informatics			•			•													
Health Sciences			•					•					•						
Health Services Administration																			
Health Unit Coordinator																	•		
Health, Fitness & Sport Science	•		•								•		•	•					
Hemodialysis Patient Care																			
Histotechnology (tissue analysis)				•															
Holistic Health & Healing			•																
Integrative Health & Healing			•																
Laboratory Science																			
Massage Therapy											•		•						
Medical Administrative Assistant									•					•	•	•	•		
Medical Administrative Specialist	•	•								•									
Medical Assistant		•	•			•	•		•	•	•		•	•					
Medical Billing & Insurance Coding										•	•			•	•				
Medical Office Professional											•				•				
Medical Secretary						•													
Medical Technology / Clinical Lab Science	•		•															•	
Medical Transcription																			
Neurophysiology Technology																			
Nursing - Assistant/Home Health Aide						•	•		•			•		•		•			•
Nursing - Practical			•			•			•			•		•					
Nursing - RN	•		•			•	•					•							•
Nutrition & Dietetic Technology												•							
Occupational Safety Management															•				
Occupational Therapy Assistant			•													•			
Orthotics & Prosthetics								•											
Paramedicine								•											
Pharmacy Technology			•												•				•
Phlebotomy						•													
Physical Therapist Assistant			•																
Polysomnography																			
Radiologic Technology				•				•				•							
Respiratory Therapist																			
Surgical Technology			•																
Western Clinical Herbalism																			

2-year Degree Programs

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Alexandria Technical and Community College
 Anoka Technical College
 Anoka-Ramsey Community College
 Argosy University, Twin Cities Campus
 Art Institutes International Minnesota, The
 Bemidji State University
 Central Lakes College
 Century College
 Crown College
 Dakota County Technical College
 Duluth Business University
 Dunwoody College of Technology
 Fond du Lac Tribal & Community College
 Globe University
 Hennepin Technical College
 Herzing University
 Hibbing Community College
 Institute of Production and Recording

MEDIA, COMMUNICATIONS & DESIGN

Advertising & Marketing Communication		•							•										
Applied Visual Arts				•				•											
Audio Production Engineering & Sound Arts										•								•	
Broadcasting - Radio & Television								•											
Cinematography & Screenwriting																			
Communications Studies																			
Digital Arts, Computer Animation & Multimedia								•		•									•
Electronic Publishing																			•
Game Design & Programming																			
Graphic Design & Visual Communications		•		•		•		•		•		•		•		•		•	
Judicial Reporting & Broadcast Captioning			•																
Library & Information Technology																			
Mass Communications & Journalism				•															
Music Performance				•															
Photography & Photographic Technology				•		•		•		•									
Press & Finishing Technology												•							
Video Production & Editing								•											•
Web Design & Development			•			•				•		•							•

TRANSPORTATION & DISTRIBUTION

Air Traffic Control / Dispatcher																			
Aircraft Pilot / Navigator	•								•										
Aircraft Technician																			
Auto Body Repair									•		•		•						•
Aviation Business	•																		
Aviation Maintenance / Avionics																			
Aviation Management / Airway Science																			
Helicopter Pilot Training																			
High Performance Engine Machinist																			
Mechanic - Auto			•					•	•		•		•			•		•	
Mechanic - Diesel Engine/Truck		•						•			•					•		•	
Mechanic - Marine, Motor Sport & Small Engine								•								•			
Naval Technology - Electronics																			
Naval Technology - Machinist																			
Pre-Airway Science																			
Railroad Conductor																			
Transportation Business												•							
Truck Driving									•										•

4-year Bachelor's Degrees

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Argosy University/Twin Cities
 Art Institutes International Minnesota
 Augsburg College
 Bemidji College
 Bethany State University
 Bethel Lutheran College
 Carleton College
 College of Saint Benedict
 College of St. Scholastica
 Concordia College
 Concordia University
 Crown College
 Duluth College
 Duluth Business University
 Dunwoody College of Technology
 Globe University
 Gustavus Adolphus College

AGRICULTURAL & FOOD INDUSTRIES													
Agricultural Business													
Agricultural Industries & Marketing													
Agricultural Systems Management													
Agriculture & Food Business Management													
Agronomy													
Animal Science													
Culinology													
Equine Science													
Food Science													
Horticulture													
Restaurant & Food Services Management													
Veterinary Medicine (pre-professional)													
ART, DESIGN & PERFORMING ARTS													
Acting													
Advertising Design													
Animation													
Architecture													
Art / Studio Art													
Art History													
Comic Art													
Dance													
Drawing & Painting													
Environmental Design													
Fashion & Apparel Design													
Filmmaking													
Fine Arts													
Furniture Design													
Game Design & Development													
Graphic Design													
Illustration													
Interactive Media													
Interior Design													
Music													
Music - Church / Sacred / Liturgical													
Music - Conducting													
Music - Performance													
Music - Theory & Composition													
Music Recording & Production													
Photography													
Printmaking													
Sculpture													
Theater Arts													
Visualization													
BUSINESS & MANAGEMENT													
Accounting													
Actuarial Science													
Administrative Management													
Applied Management													
Aviation Management													
Business													
Business Administration & Management													

4-year Bachelor's Degrees

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Argosy University/Twin Cities
 Art Institutes International Minnesota
 Augsburg College
 Bemidji State University
 Bethany Lutheran College
 Bethel University
 Carleton College
 College of Saint Benedict
 College of St. Scholastica
 Concordia College
 Concordia University
 Crown College
 Duluth College
 Dunwoody Business University
 Globe University
 Gustavus Adolphus College

Business Economics			•			•				•											•	
Construction Management					•													•				
Entrepreneurship & Small Business Management					•			•														
Fashion Merchandising			•																			
Finance / Financial Management				•	•		•			•	•	•		•								•
Financial Markets																						
Golf & Turf Management																						
Hospitality Management			•										•									
Hotel, Restaurant & Institutional Management																						
Human Resource Development																						
Human Resource Management											•			•		•						
Human Resources & Industrial Relations																						
Industrial Management																						
Insurance																						
International Business & Commerce				•	•		•				•											•
Management				•	•					•	•											•
Manufacturing, Supply Chain & Operations Management																						
Marketing Management			•	•		•				•	•	•		•								
Media Business																						
Music Industry & Business Management			•											•								
Organizational Leadership, Management & Behavior											•	•	•									
Organizational Psychology																						
Public & Nonprofit Management																						
Public Administration																						
Real Estate Studies																						
Retail Merchandising																						
Sales Management						•																
Social Entrepreneurship																				•		
Sport & Recreation Management						•							•	•								
Travel Planner & Tourism																						
COMMUNICATIONS & JOURNALISM																						
Advertising			•	•																		
Broadcasting - Electronic Media																						
Broadcasting - Radio & Television																						
Business Communication						•																
Cinema & Media Culture Studies												•										
Communications			•	•	•	•			•	•	•	•	•	•								•
Composition																						
Creative Writing						•						•	•									
Electronic Publishing																						
Journalism											•	•										
Marketing Communication			•	•																		
Mass Communications / Media Studies			•	•									•									
Media Communication						•	•															
Professional Writing						•							•									
Public Relations			•									•	•									
Scientific & Technical Communication																						
Screenwriting																						
Speech & Rhetorical Studies											•											
Strategic Communication																						
Writing Studies																						•

4-year Bachelor's Degrees

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Argosy University/Twin Cities
 Art Institutes International Minnesota
 Augsburg College
 Bemidji State University
 Bethany Lutheran College
 Bethel University
 Carleton College
 College of Saint Benedict
 College of St. Scholastica
 Concordia College
 Concordia University
 Crown College
 Duluth College
 Duluth Business University
 Dunwoody College of Technology
 Globe University
 Gustavus Adolphus College

CULTURAL STUDIES													
African American & African Studies													
American Indian Studies			•	•						•			
American Studies									•				
Ancient & Medieval Studies			•										
Ancient Mediterranean Studies													
Asian & East Asian Studies			•						•	•			
Classical Civilization									•		•		
European Studies													
French Studies			•						•	•			
German Studies			•						•				
Global Studies & International Relations			•						•	•			
Intercultural / Ethnic Studies												•	
Italian Studies													
Japanese Studies													•
Jewish Studies													
Latin American / Hispanic Studies									•	•			
Medieval Studies			•										
Portuguese Studies													
Russian & Eastern European Studies													•
Scandinavian & Nordic Studies			•							•			•
Sociocultural Studies												•	
Third World Studies									•				
EDUCATION													
Agricultural Education													
Art Education			•	•	•	•					•	•	
Business & Marketing Education											•		
Career & Technical Education				•									
Early Childhood & Family Education												•	
Education			•	•		•				•	•	•	•
Education & Human Development													
Educational Media & Technology										•			
Educational Studies													
Elementary Education			•	•	•	•				•	•	•	•
English as a Second Language												•	•
Family Consumer Science Education													
Language Arts & Literature Education				•	•	•						•	•
Language Education (French, German or Spanish)										•	•		
Mathematics Education			•	•		•				•	•	•	
Montessori Education													
Music Education			•	•		•				•	•	•	•
Ojibwe Language & Culture Education				•						•			
Physical Education			•	•		•				•	•	•	•
Recreation & Outdoor Education													•
Religious Education												•	
Science Education			•	•		•				•	•	•	•
Secondary Education			•	•		•				•	•	•	•
Social Studies Education			•	•	•	•				•	•	•	•
Special Education			•	•								•	
Speech Education										•			
Technology Education				•									

4-year Bachelor's Degrees

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Argosy University/Twin Cities
 Art Institutes International Minnesota
 Augsburg College
 Bemidji State University
 Bethany Lutheran College
 Bethel University
 Carleton College
 College of Saint Benedict
 College of St. Scholastica
 Concordia College
 Concordia University
 Crown College
 Duluth College
 Dunwoody Business University
 Globe University
 Gustavus Adolphus College

HEALTH & HUMAN SERVICES													
Alcohol & Drug Counseling													
Applied Health													
Athletic Training				•	•			•					
Chemical Dependency													
Child Development										•			
Child Psychology													
Clinical Laboratory Science													
Cognitive Science													
Communication Sciences & Disorders													
Community Health Sciences & Services				•									
Counseling Psychology					•								
Cytotechnology													
Dental Hygiene													
Dental Therapy													
Exercise Science & Kinesiology			•	•	•	•		•	•	•			•
Family Studies										•			
Gerontology													
Health Care Management									•			•	
Health Care Sales													
Health Information Management / Informatics								•		•			
Health Science								•	•				
Health Services Administration & Management											•		
Human Services Management											•		
Medical Technology	•									•			
Music Therapy			•										
Neuroscience													
Nuclear Medicine Technology													
Nursing				•	•		•	•	•	•	•		•
Nutrition Science & Dietetics								•	•				
Occupational Science													
Occupational Therapy			•	•					•				
Physical Therapy & Rehabilitative Science			•	•					•				
Physiology													
Public Health Education & Promotion				•									
Radiologic Technology											•		
Recreation, Park & Leisure Studies				•									
Respiratory Care													
HUMANITIES													
English			•	•	•	•	•	•	•	•	•	•	•
History			•	•	•	•	•	•	•	•	•	•	•
Humanities				•	•			•	•	•			
Liberal Arts & Studies	•			•	•	•		•			•		
Literary Studies													
Philosophy			•			•	•	•	•	•			•
INFORMATION TECHNOLOGY													
Applied Computer Science				•									
Computational Economics			•										
Computational Philosophy			•										
Computer & Network Information Security													
Computer Forensics													

4-year Bachelor's Degrees

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Argosy University/Twin Cities
 Art Institutes International Minnesota
 Augsburg College
 Bemidji State University
 Bethany Lutheran College
 Bethel University
 Carleton College
 College of Saint Benedict
 College of St. Scholastica
 Concordia College
 Concordia University
 Crown College
 Duluth College
 Dunwoody Business University
 Globe University
 Gustavus Adolphus College

Computer Science	•			•	•		•	•	•	•									•
E-Business Technology																			
Information & Decision Theory																			
Information Assurance & Security Management																			
Information Technology Infrastructure																			
Information Technology Management																			•
Management Information Systems				•	•					•	•								•
Network Administration																			•
Network Modeling & Simulation																			
Numerical Computation										•									
Software Engineering Technology																			
Technology Management																			
LANGUAGES																			
American Sign Language																			
Chinese																			•
Finnish																			
French				•						•	•								•
German				•						•	•	•							
Greek										•									
Hebrew																			
Japanese																			•
Latin										•									•
Norwegian				•															
Portugese																			
Russian												•	•						•
Spanish				•	•					•	•	•	•						•
Swedish																			•
Code Enforcement Administration																			
LAW & SAFETY																			
Community Development																			
Corrections / Criminal Justice		•			•									•					•
Criminology					•														
Fire Service Administration																			
Law Enforcement																			
Law Enforcement Administration																			
Legal Studies																			
Paralegal Studies																			•
Pre-law				•	•	•	•					•	•	•					•
Public Safety & Security																			
MATH, ENGINEERING & SCIENCE																			
Aeronautics																			
Applied Mathematics					•														
Applied Physics										•									
Applied Plant Science																			
Aquatic Biology					•														
Astronomy																			•
Astrophysics																			
Aviation Maintenance Science																			
Bio-Based Products																			
Biochemistry										•		•	•						
Biochemistry & Molecular Biology										•									•

4-year Bachelor's Degrees

Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Argosy University/Twin Cities
 Art Institutes International Minnesota
 Augsburg College
 Bemidji State University
 Bethany Lutheran College
 Bethel University
 Carleton College
 College of Saint Benedict
 Concordia College
 Concordia University
 Crown College
 Duluth Business University
 Dunwoody College of Technology
 Globe University
 Gustavus Adolphus College

	Academy College	Argosy University/Twin Cities	Art Institutes International Minnesota	Augsburg College	Bemidji State University	Bethany Lutheran College	Bethel University	Carleton College	College of Saint Benedict	Concordia College	Concordia University	Crown College	Duluth Business University	Dunwoody College of Technology	Globe University	Gustavus Adolphus College
Biology			•	•	•	•	•	•	•	•	•	•				•
Biomedical Sciences										•						
Biophysics																
Biotechnology																
Cell & Molecular Biology								•								
Chemical Physics																
Chemistry			•	•	•	•	•	•	•	•	•					•
Ecology																
Engineering					•	•	•									
Engineering - Aerospace																
Engineering - Applied					•											
Engineering - Automotive Technology																
Engineering - Biomedical																
Engineering - Bioproducts & Biosystems																
Engineering - Chemical																
Engineering - Civil																
Engineering - Composite Materials																
Engineering - Computer																
Engineering - Control Technology					•											
Engineering - Electrical																
Engineering - Electronic Technology																
Engineering - Geological																
Engineering - Industrial																
Engineering - Manufacturing Technology																
Engineering - Mechanical							•									
Engineering - Physics								•								
Engineering - Prototype Technology																
Engineering & Materials Science																
Engineering Technology																
Environmental Science					•		•			•						
Fisheries & Wildlife					•											
Forest Resources					•											
Genetics & Cell Biology																
Geology / Earth Sciences									•							
Geophysics																
Human Biology																
Hydrology																
Industrial Technology														•		
Land Surveying & Mapping Science																
Manufacturing Technology																
Mathematics			•	•	•	•	•	•	•	•	•					•
Meteorology																
Microbiology																
Mortuary Science						•										
Natural Resources						•										
Natural Science						•										
Physics			•				•	•		•						•
Plant Biology / Science						•										
Statistics																
Urban & Community Forestry																
Wilderness Management					•											

4-year Bachelor's Degrees

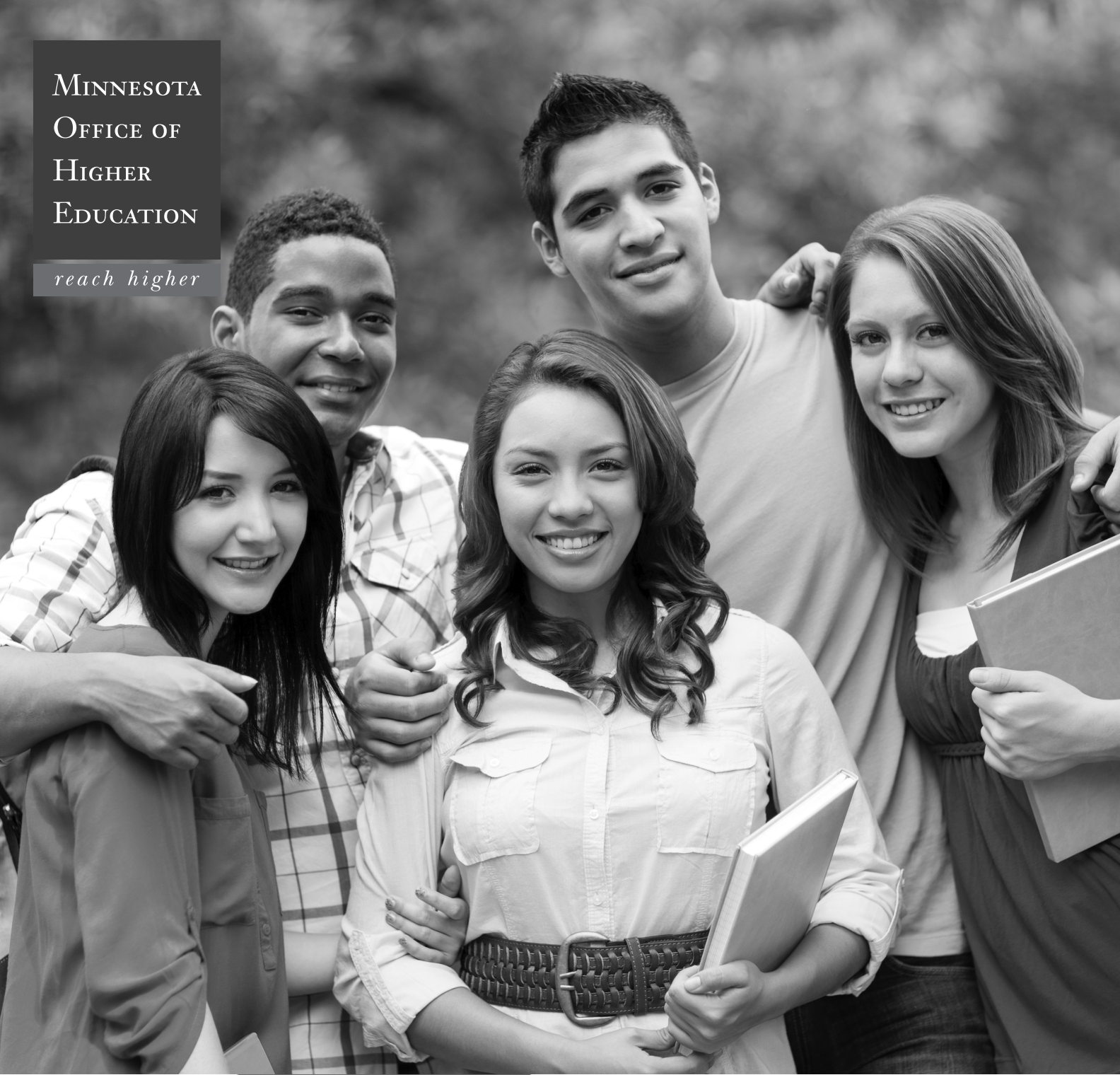
Not all programs are listed on this chart. Visit www.iseek.org to learn about more programs.

Academy College
 Argosy University/Twin Cities
 Art Institutes International Minnesota
 Augsburg College
 Bemidji State University
 Bethany Lutheran College
 Bethel University
 Carleton College
 College of Saint Benedict
 College of St. Scholastica
 Concordia College
 Concordia University
 Crown College
 Duluth College
 Duluth Business University
 Dunwoody College of Technology
 Globe University
 Gustavus Adolphus College

RELIGION & MINISTRY	Academy College	Argosy University/Twin Cities	Art Institutes International Minnesota	Augsburg College	Bemidji State University	Bethany Lutheran College	Bethel University	Carleton College	College of Saint Benedict	College of St. Scholastica	Concordia College	Concordia University	Crown College	Duluth College	Duluth Business University	Dunwoody College of Technology	Globe University	Gustavus Adolphus College
Catholic Studies									•									
Christian Counseling																		
Christian Outreach											•							
Church Business Management																		
Parish Education & Administration											•							
Pastoral Leadership												•						
Pastoral Ministry																		
Pastoral Studies											•							
Pastoral, Family & Youth Ministry				•								•						
Reconciliation Studies					•													
Religion Studies				•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
SOCIAL & APPLIED SCIENCES	Academy College	Argosy University/Twin Cities	Art Institutes International Minnesota	Augsburg College	Bemidji State University	Bethany Lutheran College	Bethel University	Carleton College	College of Saint Benedict	College of St. Scholastica	Concordia College	Concordia University	Crown College	Duluth College	Duluth Business University	Dunwoody College of Technology	Globe University	Gustavus Adolphus College
Anthropology								•										•
Applied Economics				•						•								
Archeology																		
Behavioral Arts & Sciences										•								
Early Childhood Studies												•						
Economics				•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Environmental Studies				•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Family Consumer Science																		
Family Social Science												•						
Gender & Women's Studies				•			•	•										•
Geography & Cartography				•														•
Housing Studies																		
Individualized Studies						•		•	•	•	•	•						•
International Studies & Relations				•	•			•		•								
Linguistics								•										
Multidisciplinary Studies						•												
Peace & Justice Studies									•	•								•
Political Science				•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Psychology	•			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Recreation Resource Management				•														
Social Science & Studies				•				•	•									
Social Work				•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Sociology				•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
University Studies																		
Urban & Community Studies				•														
Youth & Family Studies													•					

MINNESOTA
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HIGHER
EDUCATION

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2016-2017 Academic Year STUDENT LOAN PROGRAM LOAN COMPARISON CHART

LOAN PROGRAM TYPE	FEDERAL LOAN PROGRAMS		FEDERAL LOAN PROGRAMS		MN LOAN PROGRAM
	PERKINS LOAN	STAFFORD LOAN	GRADUATE PLUS LOAN	PARENT PLUS LOAN	
BORROWER	Student	Student	Student	Parent	Student
COSIGNER REQUIRED	NO	NO	NO	NO	YES. Cosigner must pass credit check.
LOAN DESCRIPTION	Need-based. School determines eligibility	Half-time attendance required. Loans can be subsidized (need-based) or unsubsidized (non need-based)	Student must be enrolled at least half time at an eligible postsecondary institution in a graduate program.	Non-need based. Parent may not have adverse credit history.	Non-need based loan for participating schools. School determines eligibility. Cosigner must be credit worthy.
INTEREST RATE	Fixed rate. No interest accrues while student is in school.	Fixed rate	Fixed rate. Interest accrues while student is in school.	Fixed rate. Interest accrues while student is in school.	Variable rate, adjusted quarterly. Fixed rate option available. Interest accrues while student is in school.
CURRENT INTEREST RATE	0.0% In-School 5.0% Repayment	3.76% Unsubsidized and Subsidized Undergraduate 5.31% Unsubsidized Graduate	6.31% Certain reductions during military service	6.31% Certain reductions during military service.	3.4% As of July 1, 2016. Fixed rate option of 6.0%. Certain reductions during military service.
INTEREST RATE MAXIMUM	5.00%	3.76% Unsubsidized and Subsidized Undergraduate 5.31% Unsubsidized Graduate	6.31%	6.31%	Variable rate cannot change more than 3% in one year.
FEES	None	1.068% Of loan - default fee	4.272% (default and origination)	4.272% (default and origination)	None
ANNUAL LOAN LIMITS	\$5,500 (Undergraduate) \$8,000 (Graduate)	\$5,500 (1st Year) \$6,500 (2nd Year) \$7,500 (3rd-5th Year) \$20,500 (Graduate) Independent students or dependent students whose parents don't qualify for a PLUS loan are eligible for \$4,000-\$5,000 more per year.	None. Annual eligibility limited to cost of education less any other financial aid.	None. Annual eligibility limited to cost of education less any other financial aid.	\$3,500 Program shorter than 1 year \$7,500 Program 1-3 years \$20,000 4 year program and graduate
AGGREGATE LIMITS *UG=Undergraduate Level **Grad=Graduate Level	\$27,500 (Undergraduate) \$60,000 (Graduate)	\$31,000 (Undergraduate) \$128,500 (Graduate) Independent students and dependent students whose parents are turned down for PLUS may have higher limits.	None	None	1st year \$7,500 2nd year \$15,000 3rd year \$22,500 4th year \$80,000 5th year \$100,000 Agg. \$140,000 2 year UG \$20,000 4 year UG+ **Grad \$40,000 \$60,000 \$80,000 \$100,000 \$140,000
REPAYMENT - IN SCHOOL	Not required	Interest payments may be deferred for unsubsidized loans.	Deferred while student is in school attending at least half time.	Begins 30-60 days after final disbursement made. Up to 10 years to repay. May be deferred while student is in school at last half time.	Quarterly interest payments required.
REPAYMENT - OUT OF SCHOOL	Begins 9 months after student graduates or drops below half-time status. Repayment term of up to 10 years.	Begins 6 months after student graduates or drops below half-time status. Repayment term up to 10 years. Extended, graduated, and income-sensitive repayment options available.	Begins 6 months after student graduates or drops below half-time status. Repayment term of up to 10 years. Extended, graduated, and income-sensitive repayment options available.	Begins 6 months after student graduates or drops below half-time status. Repayment term of up to 10 years. Extended, graduated, and income-sensitive repayment options available for students only.	Monthly interest payments required for 12 months after borrower terminates studies. Repayment length increases with aggregate balance. Extended interest only plan available.
DEFERMENT, CANCELLATION, FORGIVENESS OPTIONS	Deferment for college attendance, financial hardship, active military service. Forbearance available if deferment terms not met. Discharged for death/permanent disability. Cancellation provisions for teachers and other designated public service professions.	Deferment for college attendance, financial hardship, active military service. Forbearance available if deferment terms not met. Discharged for death/permanent disability. Cancellation provisions for teachers and other designated public service professions.	Deferment for college attendance, financial hardship, active military service. Forbearance available if deferment terms not met. Discharged for death/permanent disability.	Deferment for college attendance, financial hardship, active military service. Forbearance available if deferment terms not met. Discharged for death/permanent disability.	Short-term forbearance period for financial hardship. Discharged for borrower death/permanent disability.
ELIGIBILITY FOR FEDERAL LOAN CONSOLIDATION PROGRAMS	YES	YES	YES	YES	NO

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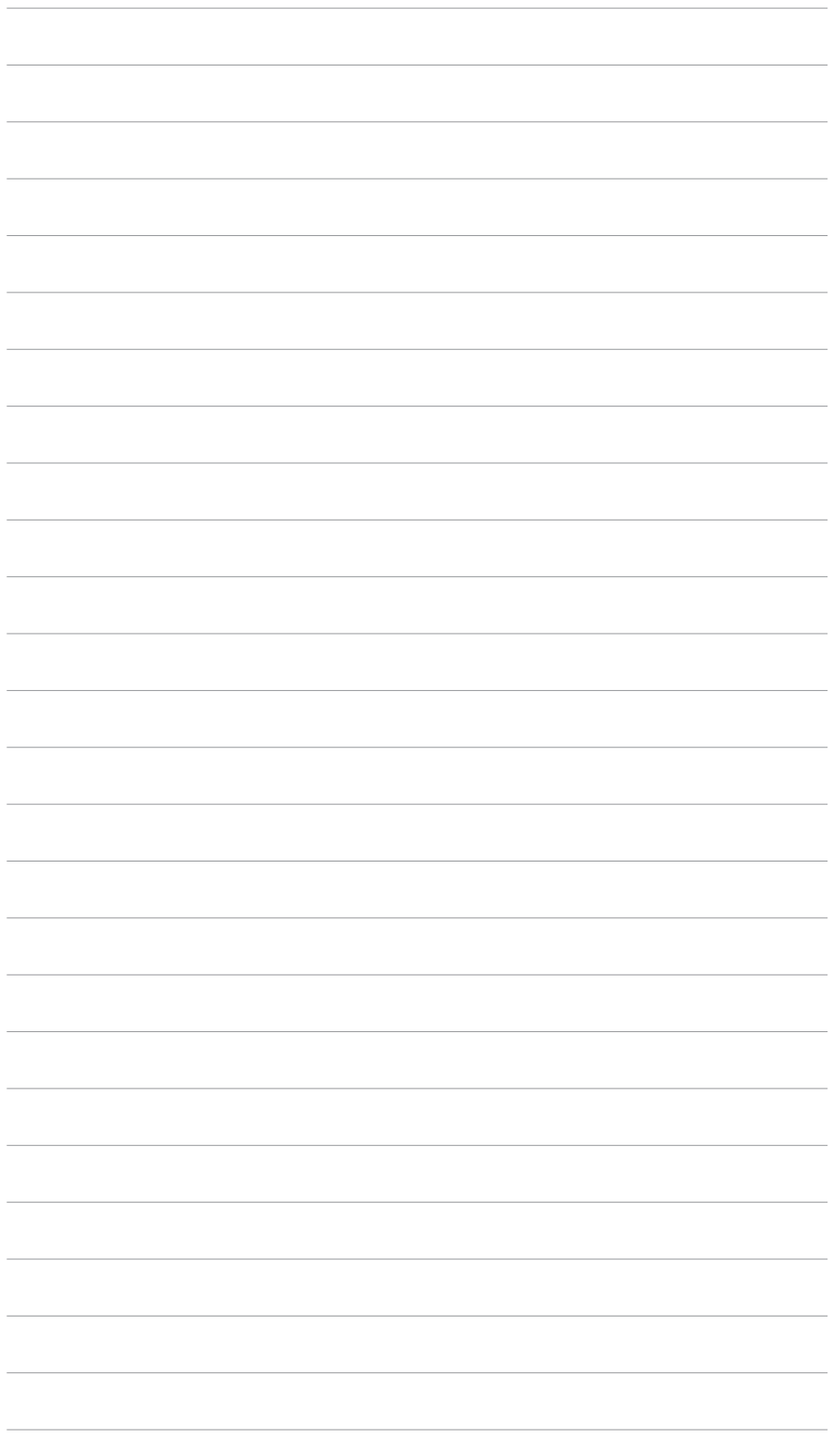
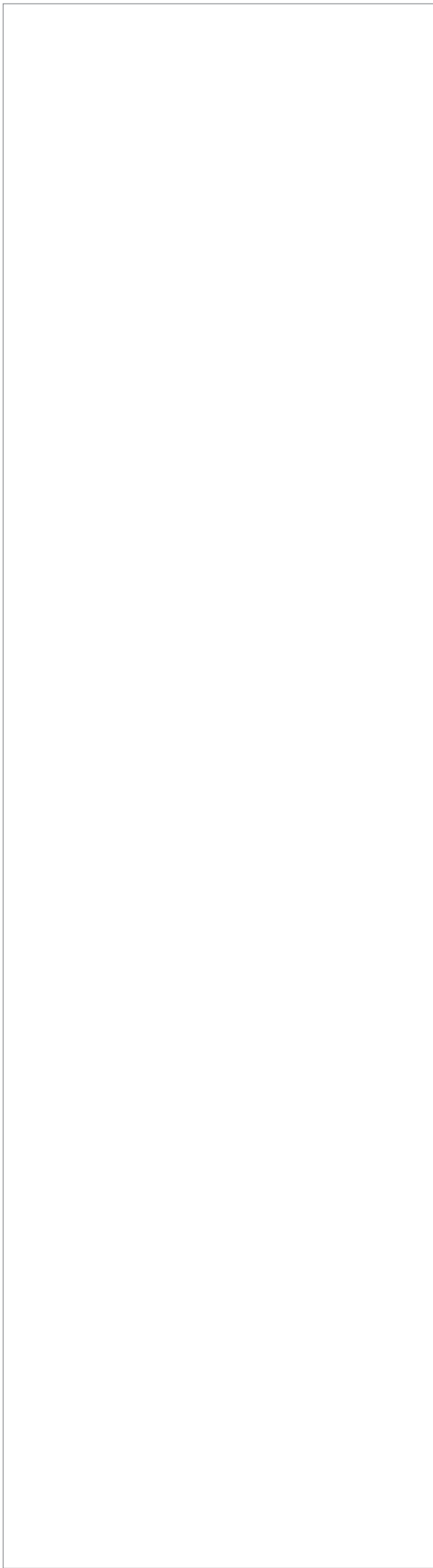
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Choosing a College Programs

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