



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.

x Current Interest Rate: 6.53% fixed for loans disbursed before July 1, 2025.

x Current Loan Fee : 1.057% of loan amount for loans disbursed before October 01, 2025.

First Year Students: \$5,500 (of which no more than \$3,500 may be subsidized)

Second Year Students: \$6,500 (of which no more than \$4,500 may be subsidized)

Third and Fourth Year Students: \$7,500 (of which no more than \$5,500 may be subsidized)

Your loan eligibility may be less than the borrowing limit if your total financial aid, including loans, exceeds your cost of attendance. Your loan request will be reviewed for subsidized eligibility. Subsidized loans are added to your financial aid first if you are