

LOANS

Columbus State University Emergency Loan

This fund was established through the generosity of Dora G. and Jac. H. Rothschild for the benefit of Columbus State University students who are in need of small, short-term loans to help defray college expenses. It is co-sponsored by the CSU Foundation. The loan funds apply toward tuition, fees, room and board, not to exceed the unpaid balance of institutional charges. Undergraduate students must have a co-signer and a cumulative 2.0 GPA. The GPA requirement is waived for entering freshmen without transfer coursework and graduate students. Active military and graduate applications do not require a co-signer. Repayment is in 3 installments, for fall and spring loans; 2 installments for summer loans during the semester.

Federal Direct Graduate PLUS Loan

Graduate students enrolled at least half-time (5 graduate hours or more) may borrow through the Graduate PLUS loan. The student must first apply for the maximum loan eligibility in Unsubsidized Stafford loans before a Graduate PLUS loan can be processed. Loan eligibility is based upon the cost of attendance minus other aid received. A credit check is required.

Federal Direct Stafford Loan

A federal loan bearing the following loan limits: freshmen - \$3,500, sophomores - \$4,500, juniors and seniors - \$5,500. Graduate students may borrow up to \$20,500. Independent students may borrow an additional unsubsidized amount of \$4,000 (freshmen and sophomores) or \$5,000 (juniors and seniors). Dependent students may borrow an additional unsubsidized loan of \$2000. Students must be enrolled at least half-time to be eligible for Federal Direct Stafford loans (6 hours-undergraduate; 5 hours-graduate).

Federal Direct PLUS Loan

Parents may borrow for dependent undergraduate students. Loan eligibility is based upon the cost of attendance minus other aid received. A credit check is required.