



StudentLoans.gov

STAY INFORMED

For general information about the selection criteria for federal student aid programs or if you have questions about the status of your FAFSA:

- ⇒ Information Center on Federal Student Aid:
1-800-4-FED-AID (800-433-3243)
<https://studentaid.ed.gov/sa/afsa>
- ⇒ NSLDS (National Student Loan Data System) The National Information System on Educational Loans is the data bank of the US Department of Federal Education. which contains the history of the student financial aid received. <https://nslds.ed.gov/>

Documents required for validation of individual information (copy and original)

- * Valid ID with photo
- * Social Security Card
- * Birth Certificate
- * Address evidence: Bill statement of water, light or cellphone
- * Others may request.

Postal/Physical Address

656 1st Flor Ponce de León Ave.
San Juan PR 00918

Services Hours

Tuesday, Wednesday and Friday
11:00 a.m. ~ 7:00 p.m.
Monday and Thursday
9:00 a.m. ~ 5:00 p.m.

Contact Numbers

Telephone: 787.998.8997
Fax: 787.998.8998

For more info, please contact:
Mariely Vázquez Sotomayor, MBA
Financial Student Aid Director
mvazquez@eeapr.org



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Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

William D. Ford Federal Direct Loan (Direct Loan) Program

Student loans provided by the U.S. Department of Education to enable a student to pay for educational cost.

- Eligible students borrow directly from the U.S. Department of Education to attend participating schools.
- Direct Loans include the following types of federal student loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans.
- You repay your Direct Loan (s) to the U.S. Department of Education through your federal loan servicer.

Requirements to receive loan:

- You must be enrolled at least half-time at a school that participates in the *Direct Loan* Program.
- Enroll in a program that leads to a degree or certificate awarded by the school.
- Be a U.S. Citizen or permanent resident with a valid SS#.
- Direct Unsubsidized Loans are available to graduate or professional degree students.
- Not in Default with the Department

Note: You are not required to show financial need to receive a Direct Unsubsidized Loan.

To apply for DIRECT LOAN Unsubsidized for Graduate students:

New Students

- ~ Complete FAFSA on the web
- ~ Institutional Unsubsidized Loans Application
- ~ Entrance Counseling
- ~ Master Promissory Note (MPN)

Actives Students

- ~ Renewal FAFSA
- ~ Institutional Unsubsidized Loans Application

You will need an active/create FSA Id

<https://fsaid.ed.gov/npas/index.htm>

To complete the procedures required by the

Department, you must access the following links:

<https://studentaid.ed.gov/sa/fafsa>

FAFSA for ACADEMIC YEARS
2019-2020 Income: 2017
2020-2021 Income: 2018
Federal School Code: 042789

<https://StudentLoans.gov/>

- ◇ Entrance Counseling (required)
- ◇ Financial Awareness Counseling (optional)
- ◇ MPN (required)
- ◇ Exit Counseling (required)

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Current Interest Rate

Graduate/Professional Students
 6.08% for loans with a first disbursement date on or after July 1, 2019 and before July 1, 2020

You pay all interest during all periods.

What are the current loan fees?

Graduate/Professional Students
 1.062% On or after Oct. 1, 2018, and before Oct. 1, 2019 . After Oct. 1, 2019 before 2020 1.059% .

When am I required to begin making payments?

6 months after you graduate, leave a school or drop below half-time enrollment

Remember:

- ⇒ Direct loans are at low interest to help you pay for the cost of education.
- ⇒ The lender is the US Department of Education.
- ⇒ Most of the contact will be with the administrator of your loan.
- ⇒ You borrow directly from the federal government.
- ⇒ They have a single contact, their service provider in everything related to direct loans to the different schools.
- ⇒ Have online access to your direct loan account information through your administrator's website.
- ⇒ You can choose between several payment plans and you can change your payment plan if your financial situation changes.