

with your education, do not complete your  
program of study, and not find work in your area of study. Borrow only the amount you can  
afford to repay, even if you are eligible to borrow more.

no longer

2. Master Promissory Note (MPN).

3. Loan terms and conditions.

Plain Language Disclosure for Direct Subsidized Loans and Direct Unsubsidized Loans  
William D. Ford Federal Direct Loan Program

12. Grace period.

13. Repaying your loan.

Standard Repayment Plan.

Graduated Repayment Plan.

Extended Repayment Plan.