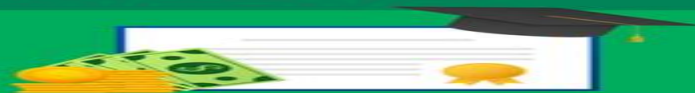




A GUIDE TO STUDENT LOANS

WHAT IS A STUDENT LOAN?

A student loan is borrowed money for post-secondary education, divided into **federal** and **private** loans.



FEDERAL LOANS

- ↓ Lower Interest Rates
- ↑ More Flexible

Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans



PRIVATE LOANS

- ↑ Higher Interest Rates
- ↓ Less Flexible

Loans from Banks, Credit Unions, and Schools

LOAN REPAYMENT



Federal loans have three options for repayment:

- 1 Standard Repayment
- 2 Graduated Repayment
- 3 Income-Driven Repayment



Private loan repayment terms vary by lender, so understand them before signing.

Visit the Federal Student Aid website for more detail:

studentaid.gov/manage-loans/repayment/plans

LOAN FORGIVENESS



Loan forgiveness or discharge may apply in certain cases, such as **public service work** or **during emergencies** like COVID-19 under the CARES Act.

At Central Bank, we know student loans are vital for education planning. **We're here to help with endless possibilities.**

Contact our loan professionals for assistance.



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Five Ways The Similaities And Other Student Loans

Tobias Bleicker



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