



Student Loans

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Student Loans

FEDERAL DIRECT LOAN INFORMATION

Oxnard College participates in the William D. Ford Federal Direct Loan Program. **The U.S. Department of Education is the lender for the William D. Ford Federal Direct Loan Program.**

The Federal Direct Loan program offers loans at a low interest rate with repayment terms designed with students in mind. In most cases, you will not have to start repaying your loans until six months after you graduate and/or enroll less than half time. Direct Loans include Subsidized and Unsubsidized Student Loans and Parent Loans for Undergraduate Students (PLUS).

Loans must be repaid with interest so it is important to understand your rights and responsibilities as a borrower. All borrowers are required to complete Loan Entrance Counseling before we may originate a loan. Online at www.studentloans.gov

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