



Curious to understand the repayment amounts for student loans? The following chart illustrates monthly payment obligations for various student loan amounts based upon information for loans first disbursed between **July 1, 2024 and June 30, 2025** (assuming [standard repayment plan](#)). *Repayment amounts calculated using Federal Student Aid's [Loan Simulator](#) and You Can Deal With It's [Loan Repayment Calculator](#).*

Loan Type and Amount	Interest Rate (2024-25)	Grace Period <i>interest may accrue, but no payments due</i>
\$3,500 Federal Direct Student Loan	6.533%	6 months
\$4,500 Federal Direct Student Loan	6.533%	6 months
\$5,500 Federal Direct Student Loan	6.533%	6 months
\$2,000 Federal Direct Unsubsidized Loan	6.533%	6 months
\$1,500 Gettysburg College Loan ( <i>subsidized</i> )	6.0%	1 month
\$2,000 Gettysburg College Loan ( <i>subsidized</i> )	6.0%	1 month
\$10,000 <a href="#"><u>Direct PLUS (Parent) Loan</u></a>	9.083%	enters repayment once loan is fully disbursed; parents can contact loan servicer to request deferment
\$20,000 <a href="#"><u>Direct PLUS (Parent) Loan</u></a>	9.083%	enters repayment once loan is fully disbursed;



Loan Type and Amount	Interest Rate (2024-25)	Grace Period <i>interest may accrue, but no payments due</i>
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- Under the standard repayment plan, the minimum monthly payment for all your loans within the Federal Direct Loan program is \$50.

Find out [more information](#) about student loans, including instructions for completing loan requirements. For details on the various federal loan repayment plans, visit <https://studentaid.gov/manage-loans/repayment/plans>.

Subsidized Loans do not accrue interest when students are enrolled at least half-time at CyberTex Institute of Technology. Unsubsidized Loans are accruing interest while students are enrolled at CyberTex Institute of Technology. To pay the accruing interest on Unsubsidized Federal Student Loans, contact your [loan servicer](#). CyberTex Institute of Technology financial aid office will assist you with logging into your lender to set up a profile to understand who your lender is, along with your rights and responsibilities for your student loans.

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