<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Federal Loan Limit (for dependent students, unless otherwise noted)</th>
<th>Amount typically awarded at Colgate</th>
<th>2017-18 Interest Rate</th>
<th>Origination Fee</th>
<th>Credit Requirements</th>
<th>Repayment Terms</th>
</tr>
</thead>
</table>
| Subsidized / Unsubsidized | 1st year: $5,500 total ($3,500 max. Subsidized)  
1st year independent or for PLUS denial: $9,500 total  
2nd year: $6,500 total ($4,500 max. Subsidized)  
2nd year independent or for PLUS denial: $10,500 total  
3rd year: $7,500 total ($5,500 max. Subsidized)  
3rd year independent or for PLUS denial: $12,500 total  
4th year: $7,500 total ($5,500 max. Subsidized)  
4th year independent or for PLUS denial: $12,500 total | 1st year: $2,500  
2nd year: $3,500  
3rd year: $4,500  
4th year: $5,500 | 4.45% | 10/1/17 to 9/30/18:  
1.066% | None; eligibility determined by FAFSA | Begins 6 months after student is no longer enrolled at least half time.  
Standard Plan = 10 years  
Extended Plan = 25 years  
Income-Driven Repayment plans available. |
| Parent PLUS           | Up to the Cost of Attendance (determined by school) minus other financial aid received for same academic period | No typical amount | 7% | 10/1/17 to 9/30/18:  
4.264% | Must not have adverse credit (e.g., bankruptcy, foreclosure, accounts 90 days or more delinquent) | Begins when loan is fully disbursed; however, in-school deferment may be requested |