

Important Student Loan Information



Dear Fall Spring,

The following loan(s) have been credited to your UVU account:

Loan	Amount	Date	Semester
Direct Subsidized Loan ⓘ	\$88,736	5/5/23	Fall
Direct Subsidized Loan ⓘ	\$89,736	5/5/23	Spring
Direct Unsubsidized Loan ⓘ	\$13,744	5/5/23	Fall
Direct Unsubsidized Loan ⓘ	\$13,744	5/5/23	Spring

If you no longer want to receive these loan(s), or you would like to decrease the amount of the loan, please complete the steps listed below:

[Cancel or Reduce the Amount of Your Loan\(s\) ▾](#)

Your Borrowing History

Based on the National Student Loan Data System (NSLDS) process date 6/5/23, your total borrowing is displayed below:

Federal Direct Subsidized Loans	\$19,764
Federal Direct Unsubsidized Loans	\$12,069
Federal Perkins Loans	\$5,326
Total Loan Balance ⓘ	\$37,159

Your Estimated Monthly Payment

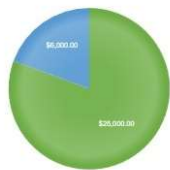
Loans must be repaid, with interest. Here is an estimate of the monthly payment you will owe.

Standard Repayment Terms:	10 Years
Estimated Interest Rate:	6 %
Amount Borrowed:	\$18,762
Estimated Monthly Payment:	\$229

Your Estimated Borrowing Limit - Federal Direct Loans

There is a limit on how much students can borrow in the Federal Direct Loan program. Below is an estimate of how much you have borrowed and how much more you can borrow.

You have borrowed \$25,000 in the Federal Direct Loan program. Based on your dependency status and degree objective, the maximum you can borrow is an additional \$6,000.



— Total Amount Borrowed — Remaining Amount You Can Borrow

Tips and Advice to Save Money ⓘ

- Time is money. Stay on-track to graduate on time by earning 15 or more credits each semester.
- You can reduce borrowing by applying personal savings toward tuition.
- You can reduce borrowing by utilizing Federal Work-Study earned toward living expenses.
- Paying accrued interest on your loans while you are in school will lower your payments after graduation.

Further Questions?

For questions, we are available for walk-in or appointment. You can also contact us through email at FinancialAid@uvu.edu or by calling the UVU Service Desk at (801) 863-9988.

Financial Aid & Scholarships Office
Utah Valley University
800 W University Parkway, MS 164
Orem, Utah 84058-6703

MONEY SUCCESS CENTER

Visit the UVU Money Success Center for free financial counseling

Loan Simulator

Visit Federal Student Aid's Loan Simulator to see your federal student loan repayment options

Informational Videos

How much can I borrow each year in federal student loans?



What is a Federal Direct Subsidized Loan?



What is a Federal Direct Unsubsidized Loan?



When am I expected to start repaying my federal student loans?

