

# Student Loan's Impact on Credit Score Seminar

Presented by **SWTX** Financial Aid Department and **Border Federal Credit Union**  
A community Development Financial Institution



**FEBRUARY 24, 2025**

**STUDENT SUCCESS CENTER**

**11:00 am**

**Food and prizes**



01

**FAFSA**

To request a student loan you must file a FAFSA.

02

**Subsidized Loan**

The U.S. Department of Education pays the interest on the loan while the student is enrolled at least half-time, during grace periods, and for six months after graduation.

03

**Unsubsidized Loan**

A low-interest loan for students that doesn't require financial need. The borrower is responsible for paying all interest on the loan from the time it's disbursed until it's paid in full.

04

**Parent Plus Loan**

A federal loan that helps parents pay for their dependent undergraduate student's college or career school. The loan is available to biological, adoptive, or stepparents of dependent students