Certain types of enrollment may cause you to become responsible for the interest that accrues on your Direct Subsidized Loans when the U.S. Department of Education usually would have paid it. These enrollment patterns are described below:

|  |  |  |
| --- | --- | --- |
| **Do I become responsible for paying the interest that accrues on my Direct Subsidized Loans because……** |  |  |
| I am no longer eligible for Direct Subsidized Loans and I stay enrolled in my current program? | YES |  |
| I am no longer eligible for Direct Subsidized Loans, did not graduate from my prior program, and am enrolled in an undergraduate program that is the same length or shorter than my prior program? | YES |  |
| I transferred into the shorter program and lost eligibility for Direct Subsidized Loans because I have received Direct Subsidized Loans for a period that equals or exceeds my new, lower maximum eligibility period, which is based on the length of the new program? | YES |  |
| I was no longer eligible for Direct Subsidized Loans, did not graduate from my prior program, and am enrolled in an undergraduate program that is longer than my prior program? |  | NO |
| I lose eligibility for Direct Subsidized Loans immediately with draw from my program? |  | NO |
| I graduated from my prior program prior to or upon meeting the 150% limit, and enroll in an undergraduate program that is the same length or shorter than my prior program? |  | NO |
| I enroll in a graduate or professional program? |  | NO |
| I enroll in preparatory coursework that I am required to complete to enroll in a graduate or professional program? |  | NO |
| I enroll in a teacher certification program (where my school does not award an academic credential)? |  | NO |