

# PROGRAMA DE PRÉSTAMO DIRECTO WILLIAM D. FORD

## BENEFICIOS Y VENTAJAS PARA PRESTATARIOS

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Asociación de Administradores de Asistencia Económica Estudiantil de Puerto Rico

# ¿Qué es el Programa de Préstamo Directo?

El Programa de Préstamo William D. Ford, conocido como el Programa de Préstamo Directo es el programa de préstamos para estudiantes más grande del Departamento de Educación Federal de los Estados Unidos. Será el Departamento de Educación Federal la entidad prestamista.

Bajo este Programa se encuentran disponibles cuatro tipos de préstamos:

- ▶ Préstamos Federales Directos con Subsidio
- ▶ Préstamos Federales Directos sin Subsidio
- ▶ Préstamos Federales *Plus*
- ▶ Préstamo Directo de Consolidación

# Beneficios para las Instituciones

Ofrecer al estudiante la seguridad de tener como prestamista al Departamento de Educación Federal y opciones adicionales de financiamiento.

Obtener acceso a herramientas interactivas y enlaces. Por ejemplo:

- ▶ Common Origination and Disbursement <https://cod.ed.gov>
- ▶ eCDR Appeals <https://ecdrappeals.ed.gov>
- ▶ FSA Download – Software & Manuals <https://www.fsadownload.ed.gov>
- ▶ FSA Publication Ordering <https://www.fsapubs.gov>
- ▶ Information for Financial Aid Professionals <http://www.ifap.ed.gov>
- ▶ National Student Loan Data System <https://www.nslsdfap.ed.gov>

# Beneficios y Ventajas para Prestatarios

El Programa de Préstamo Directo ofrece beneficios para estudiantes interesados en cubrir su necesidad económica de estudios. Entre los beneficios se encuentran:

- ▶ Cantidad a cualificar de acuerdo al nivel de estudio
- ▶ Bajos costos de originación
- ▶ Bajas tasas de interés
- ▶ Período de Gracia
- ▶ Deducción de interés en las contribuciones sobre ingresos
- ▶ Cómodas opciones de planes de pagos
- ▶ Incentivos de Pago
- ▶ Suspensiones de Pago
- ▶ Programas de Condonaciones
- ▶ Cancelaciones
- ▶ Herramientas Interactivas

# Requisitos de Participación para Estudiantes

Para ser participante al Programa de Préstamo Directo el estudiante debe cumplir con ciertos requisitos de elegibilidad:

- ▶ Tener determinación de elegibilidad para Beca Pell
- ▶ Tener necesidad económica para ciertos tipos de préstamo
- ▶ Ser ciudadano americano o extranjero elegible
- ▶ Tener Progreso Académico Satisfactorio
- ▶ No encontrarse en desfalco de pago de un préstamo federal o adeudar dinero recibido en exceso del Departamento de Educación Federal
- ▶ Cumplir con la carga académica requerida de al menos medio tiempo
- ▶ Completar un Asesoramiento de Ingreso y Pagaré Maestro(MPN), para nuevos prestatarios.
- ▶ Otros requisitos podrían ser requeridos (ej: servicio selectivo)

# Beneficios y Ventajas para Prestatarios

## Límites Anuales de Préstamo Federal Directo

<b>Estudiantes Dependientes</b>			
<b>Años de Estudio</b>	<b>Préstamo Subsidiado</b>	<b>Préstamo sin Subsidio</b>	<b>Total Máximo Anual</b>
<b>1er año</b>	\$3,500	\$2,000	\$5,500
<b>2do año</b>	\$4,500	\$2,000	\$6,500
<b>3er año en adelante</b>	\$5,500	\$2,000 *No exceder del máximo de \$6,000 en total.	\$7,500
<b>Estudiantes Independientes</b>			
<b>1er año</b>	\$3,500	\$6,000	\$ 9,500
<b>2do año</b>	\$4,500	\$6,000	\$10,500
<b>3er año en adelante</b>	\$5,500	\$7,000	\$12,500
<b>Estudiantes con otros Cursos Preparatorios</b>			
<b>Preparatorios para matricularse en un Programa a nivel subgraduado</b>	\$2,625.00	\$6,000.00	\$8,625.00
<b>Preparatorios para matricularse en un Programa a nivel graduado o profesional</b>	\$5,500.00	\$7,000.00	\$12,500.00
<b>Certificación de Maestros</b>	\$5,500.00	\$7,000.00	\$12,500.0
<b>Estudiantes Graduados</b>			
<b>Anual</b>	\$0.00	\$20,500	

# Beneficios y Ventajas para Prestatarios

## Límites Anuales de Préstamo Federal Directo

### Préstamos Plus Directo

Para padres de estudiantes de pregrado dependientes y para estudiantes de posgrado o en un programa de posgrado profesional. La cantidad máxima es el costo de estudio menos cualquier otra ayuda económica.

#### Total Máximos de Préstamo al Graduarse

#### Dependientes

Hasta un máximo de \$31,000. Sólo \$23,000 podrán ser con subsidio.

#### Independientes

Hasta un máximo de \$57,500. Sólo \$23,000 podrán ser con subsidio.

#### Graduado

Hasta un máximo de \$138,500 entre préstamos con subsidio y/o sin subsidio.

# Beneficios y Ventajas para Prestatarios

## Tasa de Interés

### 2016-2017



<u>Nivel Subgraduado</u>	
<u>Préstamo con Subsidio</u>	3.76%
<u>Préstamo sin Subsidio</u>	3.76%
<u>Nivel Graduado</u>	
<u>Préstamo sin Subsidio</u>	5.31%
<u>Préstamos Plus</u>	
<u>Préstamo Directo</u>	6.31%

**Nota:** La tasa de interés estará vigente en préstamos estudiantiles originados después del 1ro de Julio de 2016.



# Beneficios y Ventajas para Prestatarios

## Costo de Originación

<u>Nivel Subgraduado</u>	
<u>Préstamo con Subsidio</u>	1.069%
<u>Préstamo sin Subsidio</u>	1.069%
<u>Nivel Graduado</u>	
<u>Préstamo sin Subsidio</u>	1.069%
<u>Préstamos Plus</u>	
<u>Préstamo Directo</u>	4.272%



**Nota:** Las tasas de originación serán para préstamos desembolsados en o antes del 1ro de octubre de 2016.

# Beneficios y Ventajas para Prestatarios

**Deducción de Interés en Contribuciones** -Prestatarios que hayan pagado \$600.00 en adelante en intereses, serán elegibles a una deducción de los mismos en la planilla de contribución sobre ingresos.

**Deducción de Interés** – Deducción de .25% de la tasa de interés para prestatarios que efectúen sus pagos a través del débito electrónico.

**Planes de Pagos** –Prestatarios pueden realizar la selección, según sea la necesidad y si cualifican. A continuación planes de pagos disponibles:

- ▶ Fijo - pago mensual fijo hasta el saldo del balance.
- ▶ Gradual – pagos mensuales, aumentan de cada dos años.
- ▶ Extendidos – disponible solo para balances de \$30,000 ó más.

# Beneficios y Ventajas para Prestatarios

**Basados en Ingresos** – Se toma en consideración el balance, ingresos, tamaño de familia, período del préstamo, entre otros para calcular la mensualidad. Los planes basados en los ingresos son los siguientes:

- ▶ Income Base Repayment Plan
- ▶ Income Contingent Repayment Plan
- ▶ Revised Pay As You Earn (REPAYE)
- ▶ Pay As You Earn (PAYE)

Bajo estos planes de pago el prestatario debe recertificarse cada año. Se condonará el balance del préstamo luego de haber cualificado por 20 a 25 años. Esto dependerá del plan de pago y de haber cumplido con las condiciones establecidas.

# Beneficios y Ventajas para Prestatarios

**Suspensiones de Pago** – Bajo ciertas circunstancias un prestatario puede cualificar para un aplazamiento o indulgencia de pago. Lo cual podrá reducir o posponer temporeramente los pagos del mismo:

Algunos Aplazamientos disponibles son:

- ▶ Estudio
- ▶ Desempleo
- ▶ Dificultad Económica
- ▶ Activación Militar
- ▶ Otros

La Indulgencia se otorga a prestatarios que no cualifiquen para un aplazamiento y cumplan con ciertos requisitos de elegibilidad.

# Beneficios y Ventajas para Prestatarios

## Programa de Condonaciones

El Programa de Préstamo Directo ofrece dos tipos de condonaciones, las cuales son creadas para incentivar individuos a estudiar carreras conducentes al magisterio y/o servicio público.

Las mismas son las siguientes:

- Condonación de Préstamos a Docentes (Teacher Loan Forgiveness)
- Condonación de Préstamos por Servicio Público (Public Service Loan Forgiveness Program)

Para más información sobre el Programa de Condonación y/o Cancelaciones acceda [www.studentaid.gov](http://www.studentaid.gov) .

# Beneficios y Ventajas para Prestatarios

## Condonación de Préstamos a Docentes (Teacher Loan Forgiveness)

- ▶ Para prestatarios con desembolsos efectuados luego del 1ro de octubre de 1998.
- ▶ Disponible para prestatarios con préstamos bajo el *Federal Family Education Loan (FFEL) Program*.
- ▶ Deben ser maestros a tiempo completo en una escuela elemental, superior o en una agencia de servicio educacional.
- ▶ Cantidad de la condonación puede ser de \$5,000 a 17,500.
- ▶ Esta condonación no aplica a los Préstamos Directos *Plus*.

Información adicional puede ser accedida en el siguiente enlace:

<https://studentaid.ed.gov/sa/es/repay-loans/forgiveness-cancellation/teacher>

# Beneficios y Ventajas para Prestatarios

**Condonación de Préstamos por Servicio Público (Public Service Loan Forgiveness Program)** – En el año 2007 el Congreso de los Estados Unidos crea el PSLF. Bajo el mismo, un prestatario de préstamo directo puede tener derecho a la condonación de la deuda del saldo del préstamo estudiantil. Esto después de haber realizado 120 pagos bajo un plan de pago que cualifique y de haber cumplido con las condiciones establecidas.

Debe ser empleado a tiempo completo (en cualquier puesto) en una organización de servicio público o prestar servicio completo en AmeriCorps o en el Cuerpo de Paz.

Organizaciones que cumplen con la definición de servicio público lo son:

- ▶ Una organización gubernamental
- ▶ Una entidad exenta de impuestos sin fines de lucro
- ▶ Una entidad privada sin fines de lucro que proporcione ciertos servicios públicos

Para más información sobre el Programa de Condonación y/o Cancelaciones acceda [www.studentaid.gov](http://www.studentaid.gov) .

# Beneficios y Ventajas para Prestatarios

**Cancelaciones** – El Departamento de Educación prevee que un estudiante o familiar (en ciertos casos) pueda solicitar una cancelación del balance del saldo del préstamo por lo siguiente:

- ▶ Cierre de institución educativa
- ▶ Discapacidad total y permanente
- ▶ Bancarrota (en pocos casos)
- ▶ Fallecimiento del prestatario
- ▶ Falsa certificación



# Beneficios y Ventajas para Prestatarios

**Enlaces** – Proveen al estudiante con herramientas que faciliten la responsabilidad del pago.

Algunos enlaces son:

- ▶ [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- ▶ [www.fsaid.ed.gov](http://www.fsaid.ed.gov)
- ▶ [www.nslds.ed.gov](http://www.nslds.ed.gov)
- ▶ [www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- ▶ [www.studentloans.gov](http://www.studentloans.gov)

# Free Application For Student Aid

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)



The screenshot shows the FAFSA website homepage. At the top, it features the 'Federal Student Aid' logo with the tagline 'An OFFICE of the U.S. DEPARTMENT of EDUCATION' and 'PROUD SPONSOR of the AMERICAN MIND®'. To the right is the 'FAFSA® Free Application for Federal Student Aid' logo. Below the logos is a navigation bar with icons for Home, About Us, FSA ID, StudentAid.gov, and Help. A search bar is also present with 'English' and 'Español' options. The main heading is 'Get help paying for college' with the subtext 'Submit a Free Application for Federal Student Aid (FAFSA)'. Below this is a banner image of diverse college students. The page is divided into two main sections: 'New to the FAFSA?' with a 'Start A New FAFSA' button, and 'Returning User?' with a list of actions (Make a correction, Add a school, View your Student Aid Report (SAR), and more...) and a 'Login' button. On the left side, there are three links: 'Deadlines' (Information about your deadlines.), 'School Code Search' (Find your college's school code. Also find detailed information about your college.), and 'FAFSA Filing Options' (Learn about the other options for filing your FAFSA.). On the right side, there is an 'Announcements' section with a 'Deadline Approaching' notice for the 2015-2016 application deadline (June 30, 2016) and a 'Thinking About College?' section with a video player and a link to 'FAFSA4caster'.

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**FAFSA®**  
Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help

English Español

## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

**New to the FAFSA?**

**Start A New FAFSA**

**Returning User?**

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

**Login**

**Deadlines**  
Information about your deadlines.

**School Code Search**  
Find your college's school code. Also find detailed information about your college.

**FAFSA Filing Options**  
Learn about the other options for filing your FAFSA.

**Announcements**

- **Deadline Approaching:** 2015-2016 applications must be submitted by midnight Central Time, June 30, 2016, after which the 2015-2016 application will no longer be available. To make this change, *FAFSA on the Web* will be unavailable: Friday, July 1, from midnight through 4 a.m. CT.

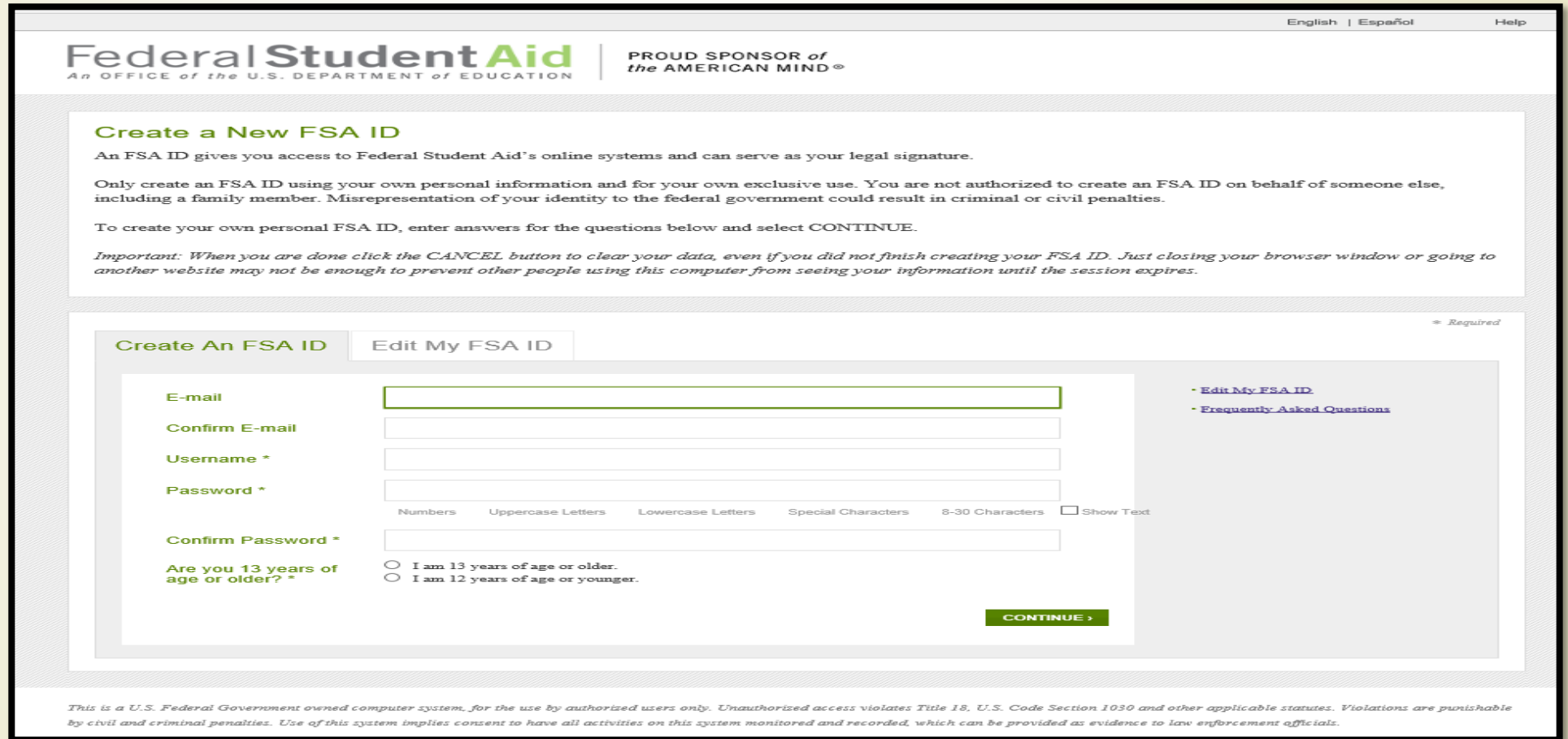
**Thinking About College?**

Use *FAFSA4caster* to see how federal student aid can help you pay for college!

Check out how Federal Student Aid can put you on a path to success. [View Videos on YouTube](#) or [Download the Accessible Videos](#)

# Federal Student Aid ID (FSA ID)

<https://www.fsaid.ed.gov>



The screenshot shows the 'Create a New FSA ID' page on the Federal Student Aid website. At the top, there is a navigation bar with 'English | Español' and 'Help'. The main header includes the 'Federal Student Aid' logo and the text 'PROUD SPONSOR of the AMERICAN MIND®'. Below this, the page title is 'Create a New FSA ID'. The main content area contains several paragraphs of instructions and a form. The form has two tabs: 'Create An FSA ID' (selected) and 'Edit My FSA ID'. The form fields include: 'E-mail', 'Confirm E-mail', 'Username \*', 'Password \*', and 'Confirm Password \*'. The password field has a character strength indicator with options for Numbers, Uppercase Letters, Lowercase Letters, Special Characters, and 8-30 Characters, along with a 'Show Text' checkbox. Below the password fields are two radio button options for age: 'I am 13 years of age or older.' and 'I am 12 years of age or younger.'. A 'CONTINUE >' button is located at the bottom right of the form. To the right of the form, there are two links: 'Edit My FSA ID' and 'Frequently Asked Questions'. At the bottom of the page, there is a disclaimer: 'This is a U.S. Federal Government owned computer system, for the use by authorized users only. Unauthorized access violates Title 18, U.S. Code Section 1030 and other applicable statutes. Violations are punishable by civil and criminal penalties. Use of this system implies consent to have all activities on this system monitored and recorded, which can be provided as evidence to law enforcement officials.'

English | Español Help

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## Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

*Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.*

\* Required

Create An FSA ID Edit My FSA ID

E-mail

Confirm E-mail

Username \*

Password \*

Confirm Password \*

Are you 13 years of age or older? \*

I am 13 years of age or older.  
 I am 12 years of age or younger.

Numbers Uppercase Letters Lowercase Letters Special Characters 8-30 Characters  Show Text

CONTINUE >

[Edit My FSA ID](#)  
[Frequently Asked Questions](#)

This is a U.S. Federal Government owned computer system, for the use by authorized users only. Unauthorized access violates Title 18, U.S. Code Section 1030 and other applicable statutes. Violations are punishable by civil and criminal penalties. Use of this system implies consent to have all activities on this system monitored and recorded, which can be provided as evidence to law enforcement officials.

# FEDERAL STUDENT LOANS

[www.studentloans.gov](http://www.studentloans.gov)



The screenshot shows the homepage of the Federal Student Aid website. At the top, it features the 'Federal Student Aid' logo with the tagline 'An OFFICE of the U.S. DEPARTMENT of EDUCATION', the 'PROUD SPONSOR of the AMERICAN MIND™' logo, and the 'StudentLoans.gov' logo with 'English | Español' language options. A navigation bar includes links for 'My Account', 'Getting Loans', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. The main content area is divided into several sections: a large banner image of four diverse students, a 'Log In' button with a warning about the FSA ID requirement as of May 10, 2015, and four navigation buttons for 'Undergraduate Students', 'Graduate/Professional Students', 'Parent Borrowers', and 'Repayment and Consolidation'. Below these are three columns of information: 'Student Loan Process' with a link to FAFSA, 'What Can I Do When I Log In?' with a list of tasks like 'Complete Entrance Counseling' and 'Use the Repayment Estimator', and 'Watch to Learn More!' with a video thumbnail titled 'MYTH #5' and a 'FALSE' stamp.

**Federal Student Aid**  
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**StudentLoans.gov**  
English | Español

My Account | Getting Loans | Tools and Resources | Managing Repayment | FAQs | Contact Us

**As of May 10, 2015 you must have a verified FSA ID (Username & Password) instead of a PIN to log in to StudentLoans.gov.**

Create an FSA ID.

If you have a [verified FSA ID](#)®, log in to StudentLoans.gov.

For assistance, call:  
1-800-557-7394.

**Log In**

**Undergraduate Students**

**Graduate/Professional Students**

**Parent Borrowers**

**Repayment and Consolidation**

**Student Loan Process**

Complete the Free Application for Federal Student Aid (FAFSA®) at [www.FAFSA.gov](http://www.FAFSA.gov).

This is your **first** step in getting student aid. You must do this every year.

**What Can I Do When I Log In?**

- ▶ Complete Entrance Counseling
- ▶ Complete Direct Subsidized/Unsubsidized Loan Master Promissory Note (MPN)
- ▶ Complete Financial Awareness Counseling
- ▶ Complete Exit Counseling
- ▶ Use the Repayment Estimator
- ▶ Complete TEACH Grant Agreement to Serve and TEACH Counseling

**Watch to Learn More!**

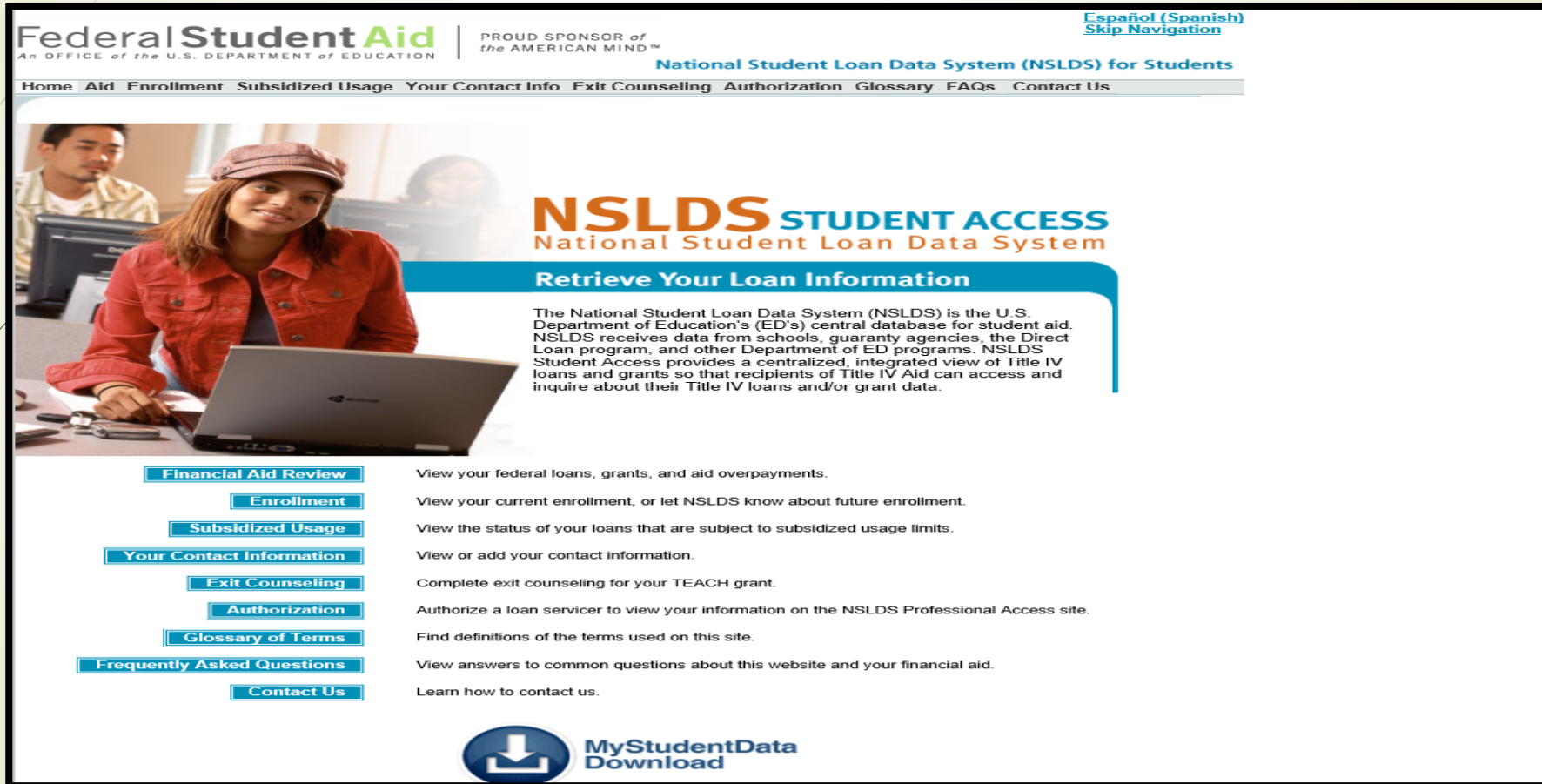
**MYTH #5**  
IT'S NOT TRUE THAT YOU MUST BE A U.S. CITIZEN TO RECEIVE FEDERAL STUDENT AID.

**FALSE**

- Myths About Financial Aid
- Overview Of The Financial Aid Process

# NATIONAL STUDENT LOAN DATA SYSTEM

[www.nslsds.ed.gov](http://www.nslsds.ed.gov)



The screenshot shows the homepage of the National Student Loan Data System (NSLDS) for students. At the top left, it features the 'Federal Student Aid' logo with the text 'An OFFICE of the U.S. DEPARTMENT of EDUCATION' and 'PROUD SPONSOR of the AMERICAN MIND™'. To the right, there is a link for 'Español (Spanish) Skip Navigation'. Below this is the main title 'National Student Loan Data System (NSLDS) for Students' and a navigation menu with links: Home, Aid, Enrollment, Subsidized Usage, Your Contact Info, Exit Counseling, Authorization, Glossary, FAQs, and Contact Us.

The main content area features a photograph of a young woman in a red jacket sitting at a desk with a laptop. To the right of the photo is the heading 'NSLDS STUDENT ACCESS National Student Loan Data System' and a sub-heading 'Retrieve Your Loan Information'. Below this is a paragraph explaining that NSLDS is the U.S. Department of Education's central database for student aid, receiving data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

Below the main text is a list of navigation links, each with a corresponding description:

- Financial Aid Review**: View your federal loans, grants, and aid overpayments.
- Enrollment**: View your current enrollment, or let NSLDS know about future enrollment.
- Subsidized Usage**: View the status of your loans that are subject to subsidized usage limits.
- Your Contact Information**: View or add your contact information.
- Exit Counseling**: Complete exit counseling for your TEACH grant.
- Authorization**: Authorize a loan servicer to view your information on the NSLDS Professional Access site.
- Glossary of Terms**: Find definitions of the terms used on this site.
- Frequently Asked Questions**: View answers to common questions about this website and your financial aid.
- Contact Us**: Learn how to contact us.

At the bottom of the page, there is a 'MyStudentData Download' button with a download icon.

# FEDERAL STUDENT AID

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

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Search StudentAid.gov

Prepare for College | Types of Aid | Who Gets Aid | FAFSA: Applying for Aid | How to Repay Your Loans

Minds can achieve anything. We make sure they get to college.  
At Federal Student Aid, we make it easier to get money for higher education.

**HOW DO I PREPARE FOR COLLEGE?**

Learn about exploring careers, choosing and applying to schools, and taking required tests. Use checklists to help get ready.

**WHAT TYPES OF AID CAN I GET?**

Read about the types of financial aid available from the government and other sources: grants, scholarships, loans, and work-study.

**DO I QUALIFY FOR AID?**

Most people are eligible for financial aid. Find out who gets aid, how to stay eligible, and how to get eligibility back if you've lost it.

**HOW DO I APPLY FOR AID?**

Learn how to submit your *Free Application for Federal Student Aid* (FAFSA®), how aid is calculated, and how you'll get your aid.

**HOW DO I MANAGE MY LOANS?**

Choose a repayment plan, pay on time, avoid default, and get help with problems.

**ANNOUNCEMENTS** CLOSURE OF ICDC (INTERNATIONAL CAREER DEVELOPMENT CENTER) COLLEGE

<p><b>Prepare for College</b></p> <p>Explore Careers</p> <p>Career Search</p>	<p><b>Types of Aid</b></p> <p>Grants and Scholarships</p> <p>Loans</p>	<p><b>Who Gets Aid</b></p> <p>Basic Eligibility Criteria</p> <p>Non-U.S. Citizens</p>	<p><b>FAFSA: Applying for Aid</b></p> <p>Estimate Your Aid</p> <p>Filling Out the FAFSA</p>	<p><b>How to Repay Your Loans</b></p> <p>Making a Payment</p> <p>Repayment Plans</p>	<p><b>More Info</b></p> <p>About Us</p> <p>Contact Us</p>
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**¡Gracias por su atención!**

