

Loan Type	Interest Rate	Grace Period	Repayment Terms
HPSL (Federal Loan)	5% Fixed	12 months	<ul style="list-style-type: none"> • Between 10 to 25 years • Eligible for Federal Consolidation
<ul style="list-style-type: none"> • Nevitt • Dugoni • Arakelian • Fishel • Kellogg • Paul Fritch 	5% Fixed	6 months	10 years maximum

Note: Contact Stockton Campus for Deferment/ Forbearance information on HPSL and Institutional Loans at (209) 946-2446 or you may download forms at <http://www.pacific.edu/Campus-Life/Student-Services/Student-Loans-Department/Student-Loan-Forms-and-Documents.html>.