



NCSEAA • CFI
NC ASSIST



NC Assist Loans for Graduate and Professional Students

Options to help students earn their advanced education degrees.

NC Assist Loans help graduate students cover the funding gap left after exhausting other sources of financial aid. As a non-profit, NC Assist provides affordable loans and increases access to education in North Carolina.

- ✓ Fixed 7.75% interest rate for qualified borrowers with no application, origination or prepayment fees.
- ✓ Loans can be used to cover educational expenses, including tuition and fees, room and board, books, school supplies, and computers.
- ✓ .25% rate discount for auto-draft when in repayment.
- ✓ \$200,000 borrowing limit for graduate students.
- ✓ Access to financial wellness resources to set and track financial goals.
- ✓ 10-year payment period.

Eligibility

Graduate students who are either from North Carolina or will be studying at an eligible North Carolina college or university.

Graduate Student Loan Comparisons



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Federal Direct
Unsubsidized

Federal Direct
PLUS

Private Lenders

Interest Rate	7.75% (7.26% APR ¹)	7.94%	8.94%	Up to 17.00%
Loan Fees	\$0	1.057%	4.228%	Some
Know Your Rate Before Applying	✓	✓	✓	✓
Aggregate Max Borrowing Limit	\$200,000	\$138,500*	No aggregate max limit**	Varies
Rate Reduction for Auto-Draft	.25% discount	.25% discount	.25% discount	Usually a .25% discount
Non-Profit Lender	✓	No	No	No

¹The annual percentage rate is based on borrowing \$10,000, a 0% origination fee, deferring interest and principal for 52 months, and a fixed interest rate of 7.75% during the 52-month in-school and grace period and the 120-month repayment period.

* Graduate Programs restricted to \$100,000 lifetime limit (\$20,500 annual limit), including undergraduate borrowing. Professional programs restricted to \$200,000 lifetime limit (\$50,000 annual limit) starting July 1, 2026.

** Eliminated for new graduate or professional student loan borrowers on or after July 1, 2026.

The NC Assist Loan Program is designed to supplement, not replace, other sources to fill funding gaps for students. Students should work with financial aid officers at their respective colleges and universities to explore all sources of financial aid before seeking loan options.

Contact Us



Monday–Thursday 8 a.m. – 6 p.m. (ET)
Friday 8 a.m. – 5 p.m. (ET)

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