

Who is VSAC?

The Vermont Student Assistance Corporation is a public, nonprofit corporation providing:

- career and education planning services
- Vermont's VT529 savings plan
- grants and scholarships
- education loans for undergraduate, graduate, professional students and parents

Why borrow with VSAC?

VSAC is dedicated to helping students and families make college and career training more affordable through grants, scholarships and education loans. We help families understand their options so they borrow only what they need, and our low fixed interest rates help borrowers reduce their cost of borrowing. These same low rates also help to fund our career and educational counseling and financial assistance programs, which benefit all students in Vermont.

We believe every grant opens a door. Every scholarship funds a dream. Every dollar saved or borrowed supports a chance to build something better—for family, for community and for our shared world.

Connect with us

ONLINE vsac.org
CALL **800-226-1029**
E-MAIL info@vsac.org
VISIT US **VSAC Resource Center**



Vermont Student Assistance Corporation

10 East Allen Street PO Box 2000 Winooski, VT 05404

VSAC does not discriminate in employment or the provision of services on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, ancestry, place of birth, age, veteran or military status, genetic information, disability, or any other legally protected status. Please contact VSAC at 800-642-3177 or 802-655-9602 in the Burlington area (TDD for hearing impaired, 800-281-3341 or 802-654-3766) if auxiliary aids or services are needed for application or participation in VSAC services.

Summer 2026



ACADEMIC YEAR 2026–2027

Graduate & Professional Student Loans



VSAC offers nonprofit education loans for:

- graduate students
- professional students
- ... from any state.



Not just for Vermonters.

Scan to compare student loan rates with confidence!



Graduate & Professional student loans with you in mind.

Education loans are not created equal.

Most borrowers use education loans to cover some portion of costs not covered by “gift aid” such as grants, scholarships and fellowships. Because education loans are borrowed money that must be paid back with interest, it’s important to understand all the details.

As a nonprofit higher education agency, VSAC is committed to helping you know more so you can borrow only what you need and minimize your total cost of borrowing.

Before you borrow:

1. Take advantage of free financial aid first—apply for available grants, scholarships and fellowships. This “gift aid” doesn’t have to be paid back.
2. Minimize borrowing by using a combination of savings and current income. Explore tuition payment plans to manage college costs.
3. Understand how the interest rate and repayment plan you choose can impact your cost of borrowing. Don’t get distracted by the lowest advertised “teaser rate” which you may not qualify for; consider the *full range of rates* a lender offers. If the rate you are offered is higher than you expected, stop and shop around.

Getting started:

First, consider federal Direct student loans. There are annual and lifetime borrowing limits for graduate and professional students. Then compare other loan options to be sure you’re getting a competitive rate, understand the repayment options, and other details.

VSAC Graduate & Professional student loans offer:

- competitive fixed rates
- no origination fees
- multiple repayment options
- choice of repayment term
- 0.25% auto debit discount option
- cosigner release option for creditworthy borrowers after meeting required months of active repayment

VSAC GRADUATE & PROFESSIONAL STUDENT LOANS

The graduate or professional student is the borrower, with a cosigner.

Immediate*: While enrolled, start principal & interest payments 15–45 days after loan is fully disbursed.
4.49%–6.75% APR

Interest Only – 48-month Cosigner Release*: While enrolled, start monthly interest payments 15–45 days after loan is fully disbursed.
6.69%–7.89% APR

Interest Only – 24-month Cosigner Release*: While enrolled, start monthly interest payments 15–45 days after loan is fully disbursed.
6.99%–8.19% APR

Deferred*: Begin repayment 15–45 days after at least half-time enrollment ends.
7.31%–8.34% APR



Your VSAC Graduate or Professional Loan fixed interest rate is determined by the creditworthiness of the cosigner you select, and the loan term and the repayment option you choose when you apply for the loan.

* Cosigner release from this loan may be available after 48 months of active repayment, or 24 months of active repayment if you have chosen the Interest Only – 24-month Cosigner Release repayment option, provided in either case the borrower then meets VSAC’s credit criteria.

After the loan is in repayment, a borrower may elect to receive a 0.25% interest rate discount by enrolling in auto debit through VSAC’s online payment system.

Medical & law students:

If you enter a medical residency program or law clerkship/bar exam study program immediately after graduating, and apply for an extension to make interest only payments, and you have chosen the Interest Only – 24-month Cosigner Release repayment option, the interest only period may be extended for up to 36 months for a medical residency program or up to 12 months for law clerkship/bar study.