

Borrower Eligibility	Student Eligibility¹	<p>To be eligible for a loan, a student must:</p> <ul style="list-style-type: none"> Have Active DACA or TPS immigration status at time of application signing ² If you did not receive a loan for the 2024-2025 Academic Year from the DGLP, you must register and attend mandatory info session Have a Social Security Number Reside in an eligible state³ and be at least the age of majority at the time of the Loan application based on the state of current residence Be enrolled at least half-time in an eligible degree program at an eligible institution (Please refer to TheDream.US page for the Dreamers Graduate Loan Program for full list of degrees and institutions) ⁴ Pass a credit check; credit scores are not required⁵ Previous undergraduate scholarship recipient of TheDream.US, Golden Doors Scholars or Equal Chance for Education
	Cosigner	<ul style="list-style-type: none"> No cosigner required
Loan Terms	Loan Amount	<ul style="list-style-type: none"> Minimum loan size: \$5,000 (may vary by state) Maximum loan size: annual and aggregate loan caps apply based on the student’s degree program
	Interest Rate	<ul style="list-style-type: none"> Interest rate for the 2025-2026 academic year will be a fixed interest rate based on the 10-year Annual Percentage Rate for the federal Grad PLUS program for the relevant academic year. Interest begins accruing on a loan from the date the loan is first disbursed
	Fees	<ul style="list-style-type: none"> No application or origination fees
	Repayment period	<ul style="list-style-type: none"> 10- or 20-years depending on a student’s expected debt-to-income (DTI) ratio⁶
	Grace Period	<ul style="list-style-type: none"> 6 months after graduation
	Repayment Options	<ul style="list-style-type: none"> In-school repayment options: Full deferral of principal and interest or \$25 monthly payment Post-graduation repayment options: <ul style="list-style-type: none"> Equal monthly payments consisting of principal and interest Time-limited alternative repayment options such as interest-only payments available
	Forbearance and Deferment	<ul style="list-style-type: none"> Up to 2 years of deferment during the life of the loan for Temporary Hardship Up to 3 years of deferment during the life of the loan for Active-Duty Military Up to 4 years of deferment during the life of the loan for Medical Residency 3 months Disaster Forbearance (i.e., natural disaster, recession, pandemic) Interest will continue to accrue and will be capitalized at the end of the deferment/forbearance. Periods of authorized deferment/forbearance will extend the maturity of the loan by the applicable duration.
Borrower Incentives & Returned Payments	<ul style="list-style-type: none"> ACH / Auto-Pay Incentives: 0.25% interest rate discount when signing up for automatic payments No late payment charges or prepayment penalties Returned Payment Fee: \$25 	

Dreamers Graduate Loan Program (DGLP): 2025-26 Academic Year

Learn more. Contact the Funding U Loan Operations Team (info@funding-university.com) for more information.

Disclaimer: The terms and conditions of the Dreamers Graduate Loan Program are current as of the date of its writing without regard to the date on which this information is accessed and is subject to change at any time and for any reason.

¹ Please note that funding for this program is limited. While the program aims to support as many eligible applicants as possible, funding is not guaranteed and will be distributed based on the available funds, applicant eligibility, and other criteria. In some cases, applicants may not receive financial assistance even if they meet the eligibility requirements. The funding amounts and number of awards may vary each year, depending on the resources available.

² Please see USCIS site for latest DACA/TPS status updates. For the 2025-2026 Academic Year, with the exception of borrowers who have taken out loans from the Dreamers Graduate Loan Program in previous Academic Years, TPS designation for Haiti or those with inactive visa statuses at the time of application are not eligible.

³ Eligible states do not include the following states: Alaska, Idaho, Kentucky, Maine, Mississippi, Montana, Nevada, New Hampshire, Rhode Island, Wyoming and Washington DC.

⁴ If a borrower is currently enrolled in an eligible program at the time of application, the borrower must have a cumulative graduate school GPA greater than or equal to 3.0 and a current semester GPA greater than or equal to 2.0.

⁵ Credit knockout criteria for academic year 2025-2026 include the following, excluding all medical debt: i) default on any past loan; ii) 11 or more instances of accounts/trades that have ever gone >90 days past due; iii) collection items/liens/judgments >\$500; iv) involvement in any current or prior bankruptcy proceedings; v) open, active, or unresolved public record item; vi) charged off account with a balance >\$500; viii) with limited exceptions, all past due/collections amounts must be resolved prior to approval.

⁶ The debt-to-income ratio is calculated by dividing expected annual graduate debt payments by expected annual earnings. For students with an expected debt-to-income ratio less than or equal to 17%, the loan term will be 10 years. For students with an expected debt-to income ratio greater than 17%, the loan term will be 20 years.