Current Rates: Interest Rates for loans borrowed July 1, 2019 - June 30, 2020:

- Federal Direct Loan Rates → **Federal Subsidized Undergraduate Loans**: 4.53% fixed →  
  **Federal Unsubsidized Undergraduate Loans**: 4.53% fixed →  
  **Federal Unsubsidized Graduate/Professional Loans**: 6.08% fixed
- Federal Direct PLUS Loans → Rate: 7.08% fixed
- Alternative Loans → Rates Vary depending on the lender -- Current rates for variable rate loans range from 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 6.0% - 8.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

**Interest Rates for Loans Borrowed July 1, 2018 - June 30, 2019**

- Federal Direct Loan Rates → **Federal Subsidized Undergraduate Loans**: 5.05% fixed →  
  **Federal Unsubsidized Undergraduate Loans**: 5.05% fixed →  
  **Federal Unsubsidized Graduate/Professional Loans**: 6.6% fixed
- Federal Direct PLUS Loans → Rate: 7.6% fixed
- Alternative Loans → Rates Vary depending on the lender -- Current rates for variable rate loans range from 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 6.0% - 8.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

**Interest Rates for Loans Borrowed July 1, 2017 - June 30, 2018**

- Federal Direct Loan Rates → **Federal Subsidized Undergraduate Loans**: 4.45% fixed →  
  **Federal Unsubsidized Undergraduate Loans**: 4.45% fixed →  
  **Federal Unsubsidized Graduate/Professional Loans**: 6% fixed
- Federal Direct PLUS Loans → Rate: 7% fixed
- Alternative Loans → Rates Vary depending on the lender -- Current rates for variable rate loans range from 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 6.0% - 8.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

**Interest Rates for Loans Borrowed July 1, 2016 - June 30, 2017**

- Federal Direct Loan Rates → **Federal Subsidized Undergraduate Loans**: 3.76% fixed →  
  **Federal Unsubsidized Undergraduate Loans**: 3.76% fixed →  
  **Federal Unsubsidized Graduate/Professional Loans**: 5.31% fixed
- Federal Direct PLUS Loans → Rate: 6.31% fixed
• Alternative Loans → Rates Vary depending on the lender -- Current rates for variable rate loans range from 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 6.0% - 8.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

Interest Rates for Loans Borrowed July 1, 2015 - June 30, 2016

• Federal Direct Loan Rates → Federal Subsidized Undergraduate Loans: 4.29% fixed → Federal Unsubsidized Undergraduate Loans: 4.29% fixed → Federal Unsubsidized Graduate/Professional Loans: 5.84% fixed
• Federal Direct PLUS Loans → Rate: 6.84% fixed
• Alternative Loans → Rates Vary depending on the lender -- Current rates for variable rate loans range from 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 6.0% - 8.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

Interest Rates for Loans Borrowed July 1, 2014 - June 30, 2015

• Federal Direct Loan Rates {All Lenders} → Federal Subsidized Undergraduate Loans: 4.66% fixed → Federal Unsubsidized Undergraduate Loans: 4.66% fixed → Federal Unsubsidized Graduate/Professional Loans: 6.21% fixed
• Federal Direct PLUS Loans {All Lenders} → Rate: 7.21% fixed
• Alternative Loans → Rates Vary depending on the lender -- Current rates for variable rate loans range from 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 6.0% - 8.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

Interest Rates for Loans Borrowed July 1, 2013 - June 30, 2014

• Federal Direct Loan Rates {All Lenders} → Federal Subsidized Undergraduate Loans: 3.86% fixed → Federal Unsubsidized Undergraduate Loans: 3.86% fixed → Federal Unsubsidized Graduate/Professional Loans: 5.41% fixed
• Federal Direct PLUS Loans {All Lenders} → Rate: 6.41% fixed
• Alternative Loans → Rates Vary depending on the lender -- Current rates for variable rate loans range from 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 6.0% - 8.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

Interest Rates for Loans Borrowed July 1, 2012 - June 30, 2013

• Federal Direct Loan Rates {All Lenders} → Federal Subsidized Undergraduate Loans: 3.4% fixed → Federal Unsubsidized and Graduate Stafford Loans: 6.8% fixed
• Federal Direct PLUS Loans {All Lenders} → Rate: 7.9% fixed
• Alternative Loans → Rates Vary depending on the lender -- Current rates for variable rate loans range from 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for
fixed rate alternative loans range from 6.5% - 8.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

Interest Rates for Loans Borrowed July 1, 2011 - June 30, 2012

• Federal Direct Loan Rates {All Lenders} → Federal Subsidized Undergraduate Loans: 3.4% fixed
   → Federal Unsubsidized and Graduate Stafford Loans: 6.8% fixed
• Federal Direct PLUS Loans {All Lenders} → Rate: 7.9% fixed
• Alternative Loans → Rates Vary -- Currently Ranging 3.5% - 6.00% for borrowers/co-borrowers with very good credit. Borrowers/co-borrowers who have limited or damaged credit may qualify at significantly higher rates. Check with individual Alternative Loan Lenders for details.

Interest Rates for Loans Borrowed July 1, 2010 - June 30, 2011

• Federal Direct Loan Rates {All Lenders} → Federal Subsidized Undergraduate Loans: 4.5% fixed
   → Federal Unsubsidized and Graduate Stafford Loans: 6.8% fixed
• Federal Direct PLUS Loans {All Lenders} → Rate: 7.9% fixed

Interest Rates for Loans Borrowed July 1, 2009 - June 30, 2010

• Stafford Rates {All Lenders} → Subsidized Undergraduate Stafford Loans: 5.6% fixed →
   Unsubsidized and Graduate Stafford Loans: 6.8% fixed
• PLUS Loans {All Lenders} → Rate: 8.5% fixed

Interest Rates for Loans Borrowed July 1, 2008 - June 30, 2009

• Stafford Rates {All Lenders} → Subsidized Undergraduate Stafford Loans: 6.0% fixed →
   Unsubsidized and Graduate Stafford Loans: 6.8% fixed
• PLUS Loans {All Lenders} → Rate: 8.5% fixed

Interest Rates for Loans Borrowed July 1, 2007 - June 30, 2008

• Stafford Rates {All Lenders} → Subsidized Stafford Loans: 6.8% fixed → Unsubsidized Stafford Loans: 6.8% fixed
• PLUS Loans {All Lenders} → Rate: 8.5% fixed

Interest Rates for Loans Borrowed July 1st, 1998 - June 30, 2006

• Stafford Rates {All Lenders} → Variable, Capped at 8.25%
• PLUS Loans {All Lenders} → Variable, Capped at 9%