

Current Rates: Interest Rates for loans borrowed July 1, 2021 - June 30, 2022:

- Federal Direct Loan Rates *Federal Subsidized Undergraduate Loans:* 3.73% fixed *Federal Unsubsidized Undergraduate Loans:* 3.73% fixed *Federal Unsubsidized Graduate/ Professional Loans:* 5.28% fixed
- Federal Direct PLUS Loans Rate: 6.28% fixed
- Alternative Loans Rates Vary depending on the lender -- Current rates for variable rate loans range from 1.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 4.3% - 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, 2020 - June 30, 2021

- Federal Direct Loan Rates *Federal Subsidized Undergraduate Loans:* 2.75% fixed *Federal Unsubsidized Undergraduate Loans:* 2.75% fixed *Federal Unsubsidized Graduate/ Professional Loans:* 4.30% fixed
- Federal Direct PLUS Loans Rate: 5.30% fixed
- Alternative Loans Rates Vary depending on the lender -- Current rates for variable rate loans range from 1.5% - 6.00% for borrowers/co-borrowers with very good credit. Current rates for fixed rate alternative loans range from 4.3% - 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, 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%