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%