Current Rates: 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.
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 6.0% - 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.
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%