

2013–2014 DIRECT LOAN INTEREST RATES

All Direct Stafford and PLUS Loans disbursed on or after July 1, 2006, have a fixed rate. Loans disbursed on or before June 30, 2006, continue to have a variable rate that changes annually on July 1.

DIRECT STAFFORD LOAN

3.86%

fixed rate

NEW AND EXISTING SUBSIDIZED AND UNSUBSIDIZED LOANS FOR UNDERGRADUATE STUDENTS

Disbursed July 1, 2013, to June 30, 2014

3.40%

fixed rate

EXISTING SUBSIDIZED LOANS FOR UNDERGRADUATE STUDENTS

Disbursed July 1, 2011, to June 30, 2013

5.41%

fixed rate

NEW AND EXISTING UNSUBSIDIZED LOANS FOR GRADUATE STUDENTS

Disbursed July 1, 2013, to June 30, 2014

6.80%

fixed rate

EXISTING UNSUBSIDIZED LOANS FOR UNDERGRADUATE STUDENTS

Disbursed July 1, 2006, to June 30, 2013

EXISTING UNSUBSIDIZED AND SUBSIDIZED LOANS FOR GRADUATE STUDENTS*

Disbursed July 1, 2006, to June 30, 2013

EXISTING UNSUBSIDIZED LOANS FOR GRADUATE STUDENTS

Disbursed July 1 2006, to June 30, 2013

1.75%

new variable rate for loans with in-school, in-grace, or in-deferment statuses

EXISTING LOANS

Disbursed July 1, 1998, to June 30, 2006

2.35%

new variable rate for loans in repayment

EXISTING LOANS

Disbursed July 1, 1998, to June 30, 2006

DIRECT PLUS AND GRADPLUS LOANS

6.41%

fixed rate

NEW AND EXISTING LOANS

Disbursed July 1, 2013, to June 30, 2014

7.90%

fixed rate

EXISTING LOANS

Disbursed July 1, 2006, to June 30, 2014

3.15%

new variable rate

EXISTING LOANS

Disbursed July 1, 1998, to June 30, 2006



QUESTIONS? CALL 888.486.4722.

*Effective for loans made for payment periods that begin on or after July 1, 2012, graduate and professional students are no longer eligible to receive subsidized loans. However, if you are a graduate or professional student, you may still qualify for up to \$20,500 in unsubsidized loans each year.