

2018-2019 DIRECT LOAN INTEREST RATES

This chart covers Federal Direct Stafford and PLUS Loans first disbursed on or after July 1, 2018, and prior to July 1, 2019.

DIRECT STAFFORD LOANS

5.05%

fixed rate

**SUBSIDIZED AND UNSUBSIDIZED STAFFORD
LOANS FOR UNDERGRADUATE STUDENTS**

First disbursed July 1, 2018, to June 30, 2019

6.60%

fixed rate

**UNSUBSIDIZED STAFFORD LOANS FOR
GRADUATE/PROFESSIONAL STUDENTS**

First disbursed July 1, 2018, to June 30, 2019

DIRECT PLUS LOANS

7.60%

fixed rate

**NEW LOANS FOR PARENTS OF DEPENDENT
UNDERGRADUATE STUDENTS AND FOR
GRADUATE/PROFESSIONAL STUDENTS**

First disbursed July 1, 2018, to June 30, 2019

DIRECT CONSOLIDATION LOANS

The interest rate for a Direct Consolidation Loan is the weighted average of the interest rates on the loans being consolidated, rounded to the nearest higher one-eighth of one percent. This is a fixed interest rate, which means that the rate will remain the same throughout the life of the loan. There is no cap on the interest rate of a Direct Consolidation Loan.



QUESTIONS? CALL 888.486.4722.