

**Federal Direct Loan  
Interest Rates and Origination Fees  
2024-2025 Academic Year**

<b>FIXED INTEREST RATES</b>		
<b>UNDERGRADUATE STUDENTS</b>	For loans first disbursed on or after July 1, 2023 and prior to July 1, 2024	For loans first disbursed on or after July 1, 2024 and prior to July 1, 2025
Direct Student (Subsidized)	<b>5.50%</b>	<b>6.53%</b>
Direct Student (Unsubsidized)	<b>5.50%</b>	<b>6.53%</b>
Direct Parent PLUS	<b>8.05%</b>	<b>9.08%</b>
<b>GRADUATE/DOCTORAL STUDENTS</b>	For loans first disbursed on or after July 1, 2023 and prior to July 1, 2024	For loans first disbursed on or after July 1, 2024 and prior to July 1, 2025
Direct Student (Subsidized) <i>Not available to Graduate/Doctoral Students</i>	<b>N/A</b>	<b>N/A</b>
Direct Student (Unsubsidized)	<b>7.05%</b>	<b>8.08%</b>
Direct Grad PLUS	<b>8.05%</b>	<b>9.08%</b>

<b>ORIGINATION FEES</b>		
All fees will be deducted from the loan at time of disbursement. The amount of fee is determined by when the first disbursement of the loan is first made (see chart below).		
<b>LOAN TYPE</b>	For loans first disbursed on or after October 1, 2023 and prior to October 1, 2024	For loans first disbursed on or after October 1, 2024 and prior to October 1, 2025
Direct Student Loan	<b>1.057%</b>	<b>1.057%</b>
Direct PLUS/Grad PLUS	<b>4.228%</b>	<b>4.228%</b>

If you had loans disbursed prior to this academic year, you may check with your loan servicer as to what rates apply.