



**Federal Direct Loan
Interest Rates and Origination Fees
2018-2019 Academic Year
Summer 18 Fall 18 Spring 19**

FIXED INTEREST RATES		
UNDERGRADUATE STUDENTS	For loans first disbursed on or after July 1, 2017 and prior to July 1, 2018	For loans first disbursed on or after July 1, 2018 and prior to July 1, 2019
Direct Student (Subsidized)	4.45%	5.05%
Direct Student (Unsubsidized)	4.45%	5.05%
Direct Parent PLUS	7.00%	7.60%
GRADUATE/DOCTORAL STUDENTS	For loans first disbursed on or after July 1, 2017 and prior to July 1, 2018	For loans first disbursed on or after July 1, 2018 and prior to July 1, 2019
Direct Student (Subsidized) <i>Not available to Graduate/Doctoral Students</i>	N/A	N/A
Direct Student (Unsubsidized)	6.00%	6.60%
Direct Grad PLUS	7.00%	7.60%

ORIGINATION FEES		
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).		
LOAN TYPE	For loans first disbursed on or after October 1, 2017 and prior to October 1, 2018	For loans first disbursed on or after October 1, 2018 and prior to October 1, 2019
Direct Student Loan	1.066%	1.062%
Direct PLUS/Grad PLUS	4.264%	4.248%

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