



Check Your Interest Rate

Check your interest rate before using the loan calculators!

Loans Disbursed after July 1, 2009

- Federal Direct Subsidized loans for **undergraduate students** have a fixed interest rate of 5.6%
- Federal Direct Unsubsidized loans for **undergraduate students** have a fixed interest rate of 6.8%
- Federal Direct Subsidized/Unsubsidized loans for **graduate students** have a fixed interest rate of 6.8%
- Federal Direct PLUS (Parent or Grad) loans have a fixed interest rate of 7.9%

Loans Disbursed between July 1, 2006 and June 30, 2008

- Federal Direct Subsidized/Unsubsidized loans have a fixed interest rate of 6.8%
- Federal Direct PLUS (Parent or Grad) loans have a fixed interest rate of 7.9%

Loans Disbursed prior to July 1, 2006 or any Consolidated Loans

- Students and parents should verify their interest rate with the lender
- Students can access information about all federal student loans using the National Student Loan Data System at www.nslds.ed.gov

Loans Disbursed after July 1, 2008

- Federal Direct Subsidized loans for **undergraduate students** have a fixed interest rate of 6%
- Federal Direct Unsubsidized loans for **undergraduate students** have a fixed interest rate of 6.8%
- Federal Direct Subsidized/Unsubsidized loans for **graduate students** have a fixed interest rate of 6.8%
- Federal Direct PLUS (Parent or Grad) loans have a fixed interest rate of 7.9%

Federal Perkins Loans and Health Profession Loans have a fixed interest rate of 5%

Loan Calculators*

- [Loan repayment calculator](http://www.finaid.org/calculators/loanpayments.phtml) (www.finaid.org/calculators/loanpayments.phtml)
- [Loan interest capitalization calculator](http://www.finaid.org/calculators/interestcap.phtml) (www.finaid.org/calculators/interestcap.phtml)
- The Student Loan Advisor provides you with an estimate of the amount of educational debt you can reasonably afford, given the expected starting salary for your major.
 - Student Loan Advisor for [Undergraduate Students](http://www.finaid.org/calculators/undergradadvisor.phtml) (www.finaid.org/calculators/undergradadvisor.phtml)
 - Student Loan Advisor for [Master's Students](http://www.finaid.org/calculators/mastersadvisor.phtml) (www.finaid.org/calculators/mastersadvisor.phtml)
 - Student Loan Advisor for [Doctoral Students](http://www.finaid.org/calculators/doctoraladvisor.phtml) (www.finaid.org/calculators/doctoraladvisor.phtml)

*Loan calculators are from FinAid at www.finaid.org/