

# Interest Rates 2009 - 2010



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New loans disbursed *on or after*  
July 1, 2009 (Fixed Rate)

5.60%	6.80%	6.80%	8.50%
Undergraduate	Undergraduate	Graduate	Federal
Federal Stafford	Federal Stafford	Federal Stafford	<b>PLUS</b>
<b>Subsidized</b>	<b>Unsubsidized</b>	<b>Subsidized &amp; Unsubsidized</b>	

Loans disbursed *on or after* July 1, 2008,  
but before July 1, 2009 (Fixed Rate)

6.00%	6.80%	6.80%	8.50%
Undergraduate	Undergraduate	Graduate	Federal
Federal Stafford	Federal Stafford	Federal Stafford	<b>PLUS</b>
<b>Subsidized</b>	<b>Unsubsidized</b>	<b>Subsidized &amp; Unsubsidized</b>	

Loans disbursed *on or after* July 1, 2006,  
but before July 1, 2008 (Fixed Rate)

6.80%	8.50%
All Federal	Federal
<b>Stafford</b>	<b>PLUS</b>

Loans disbursed *before* July 1, 2006 (Variable Rate)  
*These rates apply to loans first disbursed between*  
July 1, 1998 and June 30, 2006.

1.88%	2.48%	3.28%
All Federal	All Federal	Federal
<b>Stafford</b>	<b>Stafford</b>	<b>PLUS</b>

*During school, grace & deferment*

*During repayment*

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