

Federal Stafford and PLUS loans can have a fixed (remains the same) or a variable (changes each year) interest rate. New loans disbursed on or after July 1, 2006, have fixed interest rates. Loans disbursed before that date have variable interest rates that change every July 1 and won't exceed 8.25% for Stafford loans and 9% for PLUS loans.

**July 1, 2011 - June 30, 2012**

# student loan interest rates

## Federal Direct Stafford

Subsidized Undergraduate Students, **3.4%**

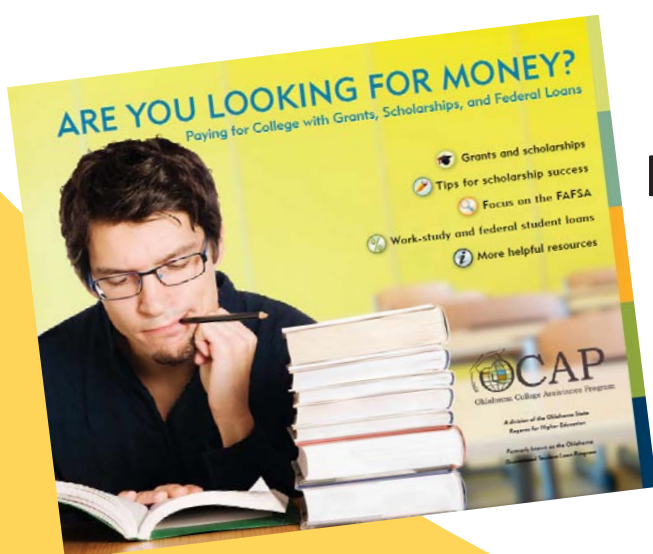
Subsidized Graduate Students, **6.8%**

Unsubsidized Undergraduate & Graduate Students, **6.8%**

## Federal Direct PLUS, 7.9%

### are you looking for money?

It's best to use grants, scholarships and work-study funds first when paying for college. If you still need a loan, try to use only low-interest federal student loans, and never borrow more money than you need. Download our *Are You Looking for Money?* booklet at [UCanGo2.org](http://UCanGo2.org) to learn more about your financial aid options.



Oklahoma College Assistance Program  
formerly known as the Oklahoma Guaranteed Student Loan Program

[www.OCAP.org](http://www.OCAP.org)

800.442.8642



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