



JULY 1, 2012 - JUNE 30, 2013



# STUDENT **Loan** *interest* RATES

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.

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## FEDERAL DIRECT STAFFORD

Subsidized Undergraduate Students ..... **3.4%**

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

**7.9%** FEDERAL DIRECT PLUS

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. Starting July 1, 2012, subsidized loans for graduate students are no longer available.



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