

Interest Rates for Direct Subsidized, Unsubsidized, and PLUS Loans*	
Loan Type	Interest Rate First disbursed on or after July 1, 2020 and before July 1, 2021
Undergrad Sub and Unsub Loans	2.75%
Grad Unsub Loans	4.30%
PLUS Loans	5.30%

* The rate for each loan is a fixed interest rate for the life of the loan.