

Direct Federal Loans

FEDERAL STUDENT LOAN INTEREST RATES

2024-2025

Families and students who are considering using Federal Direct Loan for the 2024-25 school year will be charged the interest rates below.

Direct Student (Federal) loan rates get reset each year. The chart below demonstrates the current increase from 2023-24 to 2024-25

LOAN TYPE	BORROWING TYPE	2024-2025 LOAN INTEREST RATE %	2023-2024 LOAN INTEREST RATE %
Direct Subsidized Loans	Undergraduate	6.53%	5.50%
Direct Unsubsidized Loans	Undergraduate	6.53%	5.50%
Direct Unsubsidized Loans	Graduate/ Professional	8.08%	7.05%
Direct PLUS Loans	Parent/ Graduate/ Professional	9.08%	8.05%

