Interest Rates for Stafford and PLUS Loans
Direct Loan Program

Loan Type	First Disbursed between July 1, 2026 and June 30, 2027	First Disbursed between July 1, 2025 and June 30, 2026
Undergraduate		
Subsidized and Unsubsidized Loans	**6.52**	**6.39**
Parent PLUS	**9.07**	**8.94**
Graduate		
Unsubsidized Loans	**8.07**	**7.94**
PLUS Loans	**9.07**	**8.94**