

Interest Rates for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans First disbursed on or after July 1, 2019 and before July 1, 2020			
Loan Type	10-Year Treasury Note High Yield	Add-On	Fixed Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans for Undergraduate Students	2.479%	2.05%	4.53%
Direct Unsubsidized Loans for Graduate and Professional Students	2.479%	3.60%	6.08%
Direct PLUS Loans for Parents of Dependent Undergraduate Students and for Graduate or Professional Students	2.479%	4.60%	7.08%