

History of Variable Interest Rates Non-Converted Stafford Loans

**Stafford Loans Guaranteed At A Variable Rate
1st Disbursed On or After 10/01/1992 But Before 07/01/1994 to New Borrowers as of 10/01/1992
Also Includes Stafford Loans Made On or After 12/20/1993 But Before 07/01/1994 to Borrowers With an
Outstanding PLUS, SLS, or Consolidation Loan And No Outstanding Stafford Loan
(Margin 3.10%, Cap 9%, Index 91-day Tbill)**

FROM	TO	RATE
07/01/2009	06/30/2010	3.28%
07/01/2008	06/30/2009	5.01%
07/01/2007	06/30/2008	8.02%
07/01/2006	06/30/2007	7.94%
07/01/2005	06/30/2006	6.10%
07/01/2004	06/30/2005	4.17%
07/01/2003	06/30/2004	4.22%
07/01/2002	06/30/2003	4.86%
07/01/2001	06/30/2002	6.79%
07/01/2000	06/30/2001	8.99%
07/01/1999	06/30/2000	7.72%
07/01/1998	06/30/1999	8.26%
07/01/1997	06/30/1998	8.26%
07/01/1996	06/30/1997	8.26%
07/01/1995	06/30/1996	8.92%
07/01/1994	06/30/1995	7.43%
07/01/1993	06/30/1994	6.22%
10/01/1992	06/30/1993	6.94%

History of Variable Interest Rates Non-Converted Stafford Loans

**All Staffords
1st Disbursed On or After 07/01/1994 But Before 07/01/1995 For Periods of Enrollment That Include or Begin On
or After 07/01/1994, Regardless of Previous Borrowings
(Margin 3.10%, Cap 8.25%, Index 91-day Tbill)**

FROM	TO	RATE
07/01/2009	06/30/2010	3.28%
07/01/2008	06/30/2009	5.01%
07/01/2007	06/30/2008	8.02%
07/01/2006	06/30/2007	7.94%
07/01/2005	06/30/2006	6.10%
07/01/2004	06/30/2005	4.17%
07/01/2003	06/30/2004	4.22%
07/01/2002	06/30/2003	4.86%
07/01/2001	06/30/2002	6.79%
07/01/2000	06/30/2001	8.25%
07/01/1999	06/30/2000	7.72%
07/01/1998	06/30/1999	8.25%
07/01/1997	06/30/1998	8.25%
07/01/1996	06/30/1997	8.25%
07/01/1995	06/30/1996	8.25%
07/01/1994	06/30/1995	7.43%

History of Variable Interest Rates Non-Converted Stafford Loans

All Staffords
1st Disbursed On or After 07/01/1995, But Before 07/01/1998, During In-School, Grace, Deferment Status
(Margin 2.50%, Cap 8.25%, Index 91-day Tbill)

FROM	TO	RATE
07/01/2009	06/30/2010	2.68%
07/01/2008	06/30/2009	4.41%
07/01/2007	06/30/2008	7.42%
07/01/2006	06/30/2007	7.34%
07/01/2005	06/30/2006	5.50%
07/01/2004	06/30/2005	3.57%
07/01/2003	06/30/2004	3.62%
07/01/2002	06/30/2003	4.26%
07/01/2001	06/30/2002	6.19%
07/01/2000	06/30/2001	8.25%
07/01/1999	06/30/2000	7.12%
07/01/1998	06/30/1999	7.66%
07/01/1997	06/30/1998	7.66%
07/01/1996	06/30/1997	7.66%
07/01/1995	06/30/1996	8.25%

All Staffords
1st Disbursed On or After 07/01/1995, But Before 07/01/1998, During Repayment, Forbearance Status
(Margin 3.10%, Cap 8.25%, Index 91-day Tbill)

FROM	TO	RATE
07/01/2009	06/30/2010	3.28%
07/01/2008	06/30/2009	5.01%
07/01/2007	06/30/2008	8.02%
07/01/2006	06/30/2007	7.94%
07/01/2005	06/30/2006	6.10%
07/01/2004	06/30/2005	4.17%
07/01/2003	06/30/2004	4.22%
07/01/2002	06/30/2003	4.86%
07/01/2001	06/30/2002	6.79%
07/01/2000	06/30/2001	8.25%
07/01/1999	06/30/2000	7.72%
07/01/1998	06/30/1999	8.25%
07/01/1997	06/30/1998	8.25%
07/01/1996	06/30/1997	8.25%
07/01/1995	06/30/1996	8.25%

History of Variable Interest Rates Non-Converted Stafford Loans

All Staffords
1st Disbursed On or After 07/01/1998, But Before 07/01/2006, During In-School, Grace, Deferment Status
(Margin 1.70%, Cap 8.25%, Index 91-day Tbill)

FROM	TO	RATE
07/01/2009	06/30/2010	1.88%
07/01/2008	06/30/2009	3.61%
07/01/2007	06/30/2008	6.62%
07/01/2006	06/30/2007	6.54%
07/01/2005	06/30/2006	4.70%
07/01/2004	06/30/2005	2.77%
07/01/2003	06/30/2004	2.82%
07/01/2002	06/30/2003	3.46%
07/01/2001	06/30/2002	5.39%
07/01/2000	06/30/2001	7.59%
07/01/1999	06/30/2000	6.32%
07/01/1998	06/30/1999	6.86%

All Staffords
1st Disbursed On or After 07/01/1998, But Before 07/01/2006, During Repayment, Forbearance Status
(Margin 2.30%, Cap 8.25%, Index 91-day Tbill)

FROM	TO	RATE
07/01/2009	06/30/2010	2.48%
07/01/2008	06/30/2009	4.21%
07/01/2007	06/30/2008	7.22%
07/01/2006	06/30/2007	7.14%
07/01/2005	06/30/2006	5.30%
07/01/2004	06/30/2005	3.37%
07/01/2003	06/30/2004	3.42%
07/01/2002	06/30/2003	4.06%
07/01/2001	06/30/2002	5.99%
07/01/2000	06/30/2001	8.19%
07/01/1999	06/30/2000	6.92%
07/01/1998	06/30/1999	7.46%