

# July '13 - June '14 Var. Rates

Variable Rate Direct Loans			
Date	Undergraduate Subsidized and Unsubsidized Stafford	Graduate Stafford (Unsubsidized only)	Graduate and Parent PLUS
7/1/13 - 6/30/14	3.86%	5.41%	6.41%

# July '06-June '13 Fixed Rates

	Fixed Rate Loans				
Date	Subsidized Stafford Undergraduate	Subsidized Stafford Graduate	Unsubsidized Stafford	PLUS	
7/1/12 - 6/30/13	3.4%	not available after 7/1/12	6.8%	7.9%	DL
7/1/11 - 6/30/12	3.4%		6.8%		
7/1/10 - 6/30/11	4.5%		6.8%		
7/1/09 - 6/30/10	5.6%		6.8%	8.5%	FFELP
7/1/08 - 6/30/09	6.0%		6.8%		
7/1/07 - 6/30/08		6.8%			
7/1/06 - 6/30/07		6.8%			

*All loans made on or after July 1, 2010 are Direct Loans (DL). The Federal Family Education Loan Program (FFELP) ended on June 30, 2010.*

## July '00-June '13 Var. Rates

Variable Rate Loans disbursed before 6/30/06			
Date	Federal Stafford <i>in-school, grace &amp; deferment</i>	Federal Stafford <i>repayment</i>	Federal PLUS
7/1/12 - 6/30/13	1.79%	2.39%	3.19%
7/1/11 - 6/30/12	1.76%	2.36%	3.16%
7/1/10 - 6/30/11	1.87%	2.47%	3.27%
7/1/09 - 6/30/10	1.88%	2.48%	3.28%
7/1/08 - 6/30/09	3.61%	4.21%	5.01%
7/1/07 - 6/30/08	3.61%	4.21%	5.01%
7/1/06 - 6/30/07	6.54%	7.14%	7.94%
7/1/05 - 6/30/06	4.70%	5.30%	6.10%
7/1/04 - 6/30/05	2.77%	3.37%	4.17%
7/1/03 - 6/30/04	2.82%	3.42%	4.22%
7/1/02 - 6/30/03	3.46%	4.06%	4.86%
7/1/01 - 6/30/02	5.39%	5.99%	6.79%
7/1/00 - 6/30/01	7.59%	8.19%	8.99%