

Interest Rate

After July 1, 2023, and before July 1, 2024:

- For graduate or professional students, the interest rate for **Direct Unsubsidized loans** is **7.05%**.
- For graduate or professional students, the interest rate for **Grad PLUS loans** is **8.05%**.

Origination Fee

After October 1, 2021, and before October 1, 2024:

- **Direct Unsubsidized loans** – 1.057%
- **Grad PLUS loans** – 4.228%