# 2018-2019 Direct Loan Interest Rates

This chart covers Federal Direct Stafford and PLUS Loans first disbursed on or after July 1, 2018, and prior to July 1, 2019.

### Direct Stafford Loans
- **5.05%** fixed rate
  - Subsidized and Unsubsidized Stafford Loans for Undergraduate Students
  - First disbursed July 1, 2018, to June 30, 2019

### Direct Plus Loans
- **6.60%** fixed rate
  - Unsubsidized Stafford Loans for Graduate/Professional Students
  - First disbursed July 1, 2018, to June 30, 2019

### Direct Consolidation Loans
The interest rate for a Direct Consolidation Loan is the weighted average of the interest rates on the loans being consolidated, rounded to the nearest higher one-eighth of one percent. This is a fixed interest rate, which means that the rate will remain the same throughout the life of the loan. There is no cap on the interest rate of a Direct Consolidation Loan.

### Direct Plus Loans
- **7.60%** fixed rate
  - New Loans for Parents of Dependent Undergraduate Students and for Graduate/Professional Students
  - First disbursed July 1, 2018, to June 30, 2019

QUESTIONS? CALL 888.486.4722.