

Federal interest rates*

Academic Year	Direct sub and unsub for undergraduate students	Direct unsub for graduate students (including dental students)	Direct PLUS (Grad PLUS)
2026.2027	6.52%	8.07%	9.07%
2025.2026	6.39%	7.94%	8.94%
2024.2025	6.53%	8.08%	9.08%
2023.2024	5.50%	7.05%	8.05%
2022.2023	4.99%	6.54%	7.54%

* Interest rates change on new loans disbursed on or after July 1 each year, are then fixed for the life of the loan.
* Direct PLUS always 1% higher than direct unsubsidized.
* Maximum interest rates 9.5% and 10.5% for direct unsubsidized and direct PLUS (Grad PLUS) respectively.
* AAMC/ADEA Dental Loan Organizer and Calculator (DLOC) uploads correct interest rates when using upload feature in Organizer section.