



IowaCollegeAid.gov
Your Financial Aid Connection

Interest Rate Chart

Effective July 1, 2011 - June 30, 2012

Loan Type	July 1, 2010 - June 30, 2011		July 1, 2011 - June 30, 2012		Rate Cap		
	Subsidized	Unsubsidized	Subsidized	Unsubsidized			
Federal Stafford Loans	Undergraduate	Graduate	Undergraduate	Graduate			
First disbursed on or after 7/1/11, but before 7/1/12	N/A	N/A	N/A	3.4% fixed	6.8% fixed	6.8% fixed	fixed
First disbursed on or after 7/1/10, but before 7/1/11	4.5% fixed	6.8% fixed	6.8% fixed	4.5% fixed	6.8% fixed	6.8% fixed	fixed
First disbursed on or after 7/1/09, but before 7/1/10	5.6% fixed	6.8% fixed	6.8% fixed	5.6% fixed	6.8% fixed	6.8% fixed	fixed
First disbursed on or after 7/1/08, but before 7/1/09	6.0% fixed	6.8% fixed	6.8% fixed	6.0% fixed	6.8% fixed	6.8% fixed	fixed
First disbursed on or after 7/1/06, but before 7/1/08	6.8% fixed		6.8% fixed				fixed
First disbursed on or after 7/1/98, but before 7/1/06	1.87% In-School, Grace & Deferment 3.27% Repayment		1.76% In-School, Grace & Deferment 2.36% Repayment				8.25%
First disbursed on or after 7/1/95, but before 7/1/98	2.67% In-School, Grace & Deferment 3.27% Repayment		2.56% In-School, Grace & Deferment 3.16% Repayment				8.25%
First disbursed on or after 7/1/94, but before 7/1/95, for periods of enrollment that include or begin on or after 7/1/94	3.27%		3.16%				8.25%
First disbursed on or after 12/20/93, but before 7/1/94 to a borrower with no outstanding balance on Stafford Loans, but with an outstanding balance on an SLS, PLUS or Consolidation loan	3.27%		3.16%				9.00%
Former 8% fixed rate loan made on or after 10/1/92, but before 12/20/93 to a borrower with no outstanding balance on Stafford Loans but with an outstanding balance on an SLS, PLUS or Consolidation loan. Converted to a variable interest rate.	3.27%		3.16%				8.00%
First disbursed on or after 10/1/92, but before 7/1/94 to a "new borrower" with no outstanding FFELP Loans	3.27%		3.16%				9.00%
Former 7% fixed rate loan disbursed on or after 7/23/92 converted to a variable interest rate	3.27%		3.16%				7.00%
Former 8% fixed rate loan disbursed on or after 7/23/92 converted to a variable interest rate	3.27%		3.16%				8.00%
Former 9% fixed rate loan disbursed on or after 7/23/92 converted to variable interest rate.	3.27%		3.16%				9.00%
8-10% loan made before 7/23/92 which is not in or past the 5th year of repayment and is entitled to a variable rate.	3.42%		3.31%				10.00%
Federal PLUS Loans							
First disbursed on or after 7/1/06	8.5% (FFELP) or 7.9% (Direct) fixed ¹		8.5% (FFELP) or 7.9% (Direct) fixed ¹				8.50% fixed ¹
First disbursed on or after 7/1/98, but before 7/1/06	3.27%		3.16%				9.00%
First disbursed on or after 7/1/94, but before 7/1/98	3.39%		3.27%				9.00%
First disbursed on or after 10/1/92, but before 7/1/94	3.39%		3.27%				10.00%
First disbursed before 10/1/92	3.54%		3.42%				12.00%

The 2011-2012 interest rates were calculated based upon statutory formulas. The 91-day Treasury bills that factor into the interest rates were auctioned on May 31, 2011. The 91-day Treasury bills were auctioned at 0.061 percent, rounded to 0.06 percent. Please note that Stafford and PLUS loans first disbursed prior to July 1, 1998 are calculated differently than loans borrowed in subsequent years.

Data Source: NCHelp 2011-2012 Interest Rates published by the NCHelp Regulations Committee

2011-2012

Stafford & PLUS Loan Fixed Interest Rates

Effective July 1, 2011- June 30, 2012



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Federal Subsidized Stafford Loans
for Undergraduate Students

3.4%

Federal Subsidized Stafford Loans
for Graduate Students

6.80%

Federal Unsubsidized Stafford Loans
for Undergraduate & Graduate Students

6.80%

Federal PLUS Loans

8.50%

Federal Stafford Loan Interest Rate Chart

Federal Subsidized
Stafford Loans -
Undergraduates

Federal Subsidized
Stafford Loans -
Graduate Students

Federal Unsubsidized
Stafford Loans -
Undergraduate &
Graduate Students

Stafford Loans first disbursed on or after July 1, 2011 and before July 1, 2012	3.4%	6.8%	6.8%
Stafford Loans first disbursed on or after July 1, 2010 and before July 1, 2011	4.5%	6.8%	6.8%
Stafford Loans first disbursed on or after July 1, 2012	6.8%	6.8%	6.8%

*As of July 1, 2010, federal Stafford and PLUS loans are only available through the Direct Loan Program.