

Federal Loan Interest Rates and Fees

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All federal loans will have interest rates that are determined by the Federal Government. The interest rates will be fixed for the life of that specific loan but may vary for undergraduate and graduate loans or change yearly. A Subsidized loan will not accrue interest while you are in school; however, unsubsidized loans and federal PLUS loans will accrue interest even while you're in school.

Below are the interest rates for loans disbursed after July 1, 2025, and Before July 1, 2026:

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Each time that you accept a federal loan there will be a loan origination fee when the funds disburse to the school. The origination fee often changes every year. Below are the loan origination fees for each type of loan:

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For the most up to date information, you can visit the Department of Education website at <https://studentaid.gov/understand-aid/types/loans/interest-rates>
