

Student Loan Interest Rates

Effective July 1, 2009

Stafford Loans	Fixed
Undergraduate Subsidized Stafford*	5.6%
All other Staffords*	6.8%
PLUS/Grad PLUS Loans*	8.5%

*Stafford and PLUS loans made on or after July 1, 2006 have a fixed interest rate. Loans made prior to July 1, 2006 have a variable rate.

For additional information please refer to the back.

Use these tools to help students...

Know what they owe

Students can find student loan information quickly in the *Loan Inquiry* section of NSLP's website.

Do the math

Calculators help students:

- create a budget www.nslp.org/calc.htm
- determine monthly payments www.nslp.org/calc.htm
- estimate loan consolidation payments www.nslp.org/calc.htm
- figure how much salary is needed to make payments on current and future student loan debt www.mappingyourfuture.org/paying/debtwizard

Understand repayment options

The *Repayment* section on the NSLP website provides repayment plans and payment information to help students manage their loans.

NSLP offers many loan education products to help students understand and repay their loans. Choose products that best suit the needs of your students in the *Loan Education Products* section of the NSLP website.

www.nslp.org | Customer Service 800-735-8778, ext. 6300



National Student Loan Program

We guarantee it.™

©2009 NSLP | INTRT

In School, Grace or Deferment Period

	1998-2006*	2006-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
Stafford Sub - Undergraduate	1.88%	6.80%	6.00%	5.60%	4.50%	3.40%	6.80%
Stafford Unsub - Undergraduate	1.88%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
Stafford Sub/Unsub - Graduate	1.88%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
PLUS	3.28%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Graduate PLUS	NA	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%

In Repayment

	1998-2006*	2006-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013
Stafford Sub - Undergraduate	2.48%	6.80%	6.00%	5.60%	4.50%	3.40%	6.80%
Stafford Unsub - Undergraduate	2.48%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
Stafford Sub/Unsub - Graduate	2.48%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%
PLUS	3.28%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Graduate PLUS	NA	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%

*All Stafford and PLUS loans disbursed on/after July 1, 1998 and prior to July 1, 2006 have the variable interest rate noted above and adjusts every July 1st. All Stafford and PLUS loans disbursed on/after July 1, 2006 have a fixed interest rate according to the chart above.

For all loans disbursed prior to July 1, 1998 please refer to www.nslp.org