



**Florida Atlantic University  
Office of Student Financial Aid  
Direct Loan Fees and Interest Rates**

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## FEDERAL LOAN FEES

(Fees are deducted by the U.S. Department Of Education prior to disbursement)

### Loan Fees for Federal Loans First Disbursed Between October 1, 2022 through September 30, 2023

**Federal Direct Loan Fees**

A fee of 1.057% is deducted from the gross disbursement amount.

**Federal PLUS Loan Fees**

A fee of 4.228% is deducted from the gross disbursement amount.

### Loan Fees for Federal Loans First Disbursed Between October 1, 2021 through September 30, 2022

**Federal Direct Loan Fees**

A fee of 1.057% is deducted from the gross disbursement amount.

**Federal PLUS Loan Fees**

A fee of 4.228% is deducted from the gross disbursement amount.

## FEDERAL LOAN INTEREST RATES

(Interest Rate is a fixed rate based on date first disbursement is made on loan)

Loan Type	Grade Level	First Disbursed Between 07/01/22 and 06/30/23	First Disbursed Between 07/01/23 and 06/30/24
Direct Subsidized Loan	Undergraduate	4.99%	5.50%
	Graduate	N/A**	N/A**
Direct Unsubsidized Loan	Undergraduate	4.99%	5.50%
	Graduate	6.54%	7.05%
PLUS Loans	Parent and Graduate Student	7.54%	8.05%

\*\*Graduate students are ineligible to receive Subsidized Direct Loans.

Loans First Disbursed Between July 1, 1998 and June 30, 2006 are at a variable interest rate set according to U.S. Department of Education statutory formulas. Information and details about these rates can be found at the [U.S. Department of Education web site](https://www.ed.gov).