



COMMONWEALTH UNIVERSITY

**Federal Direct Loan
Interest Rates and Origination Fees
2023-2024 Academic Year**

FIXED INTEREST RATES		
UNDERGRADUATE STUDENTS	For loans first disbursed on or after July 1, 2022 and prior to July 1, 2023	For loans first disbursed on or after July 1, 2023 and prior to July 1, 2024
Direct Student (Subsidized)	4.99%	5.50%
Direct Student (Unsubsidized)	4.99%	5.50%
Direct Parent PLUS	7.54%	8.05%
GRADUATE/DOCTORAL STUDENTS	For loans first disbursed on or after July 1, 2022 and prior to July 1, 2023	For loans first disbursed on or after July 1, 2023 and prior to July 1, 2024
Direct Student (Subsidized) <i>Not available to Graduate/Doctoral Students</i>	N/A	N/A
Direct Student (Unsubsidized)	6.54%	7.05%
Direct Grad PLUS	7.54%	8.05%

ORIGINATION FEES		
All fees will be deducted from the loan at time of disbursement. The amount of fee is determined by when the first disbursement of the loan is first made (see chart below).		
LOAN TYPE	For loans first disbursed on or after October 1, 2022 and prior to October 1, 2023	For loans first disbursed on or after October 1, 2023 and prior to October 1, 2024
Direct Student Loan	1.057%	1.057%
Direct PLUS/Grad PLUS	4.228%	4.228%

If you had loans disbursed prior to this academic year, you may check with your loan servicer as to what rates apply.