

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, 2024 through September 30, 2025				
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, 2023 through September 30, 2024				
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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 07/01/23 and 06/30/24	First Disbursed Between 07/01/24 and 06/30/25
Direct Subsidized Loan	Undergraduate	5.50%	6.53%
	Graduate	N/A**	N/A**
Direct Unsubsidized Loan	Undergraduate	5.50%	6.53%
	Graduate	7.05%	8.08%
PLUS Loans	Parent and Graduate Student	8.05%	9.08%

^{**}Graduate students are ineligible to receive Subsidized Direct Loans.