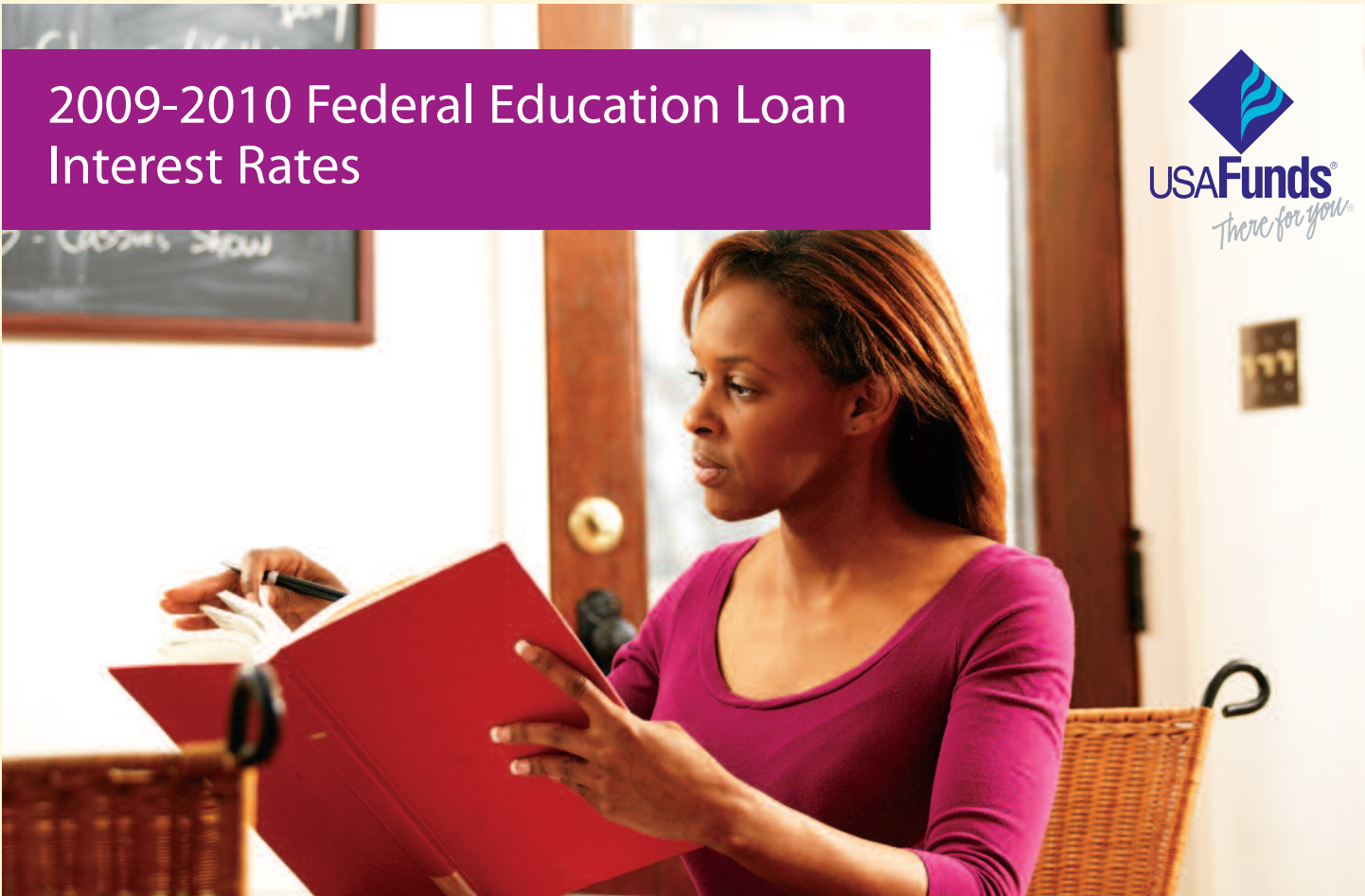


2009-2010 Federal Education Loan Interest Rates



Fixed Interest Rates

The **fixed** interest rates for Federal Stafford and Federal PLUS loans first disbursed on or after July 1, 2009, through June 30, 2010, are as follows:

Loan Type	Borrowers	Rate
Subsidized Stafford Loans	Undergraduate	5.60%
Stafford Loans <i>(All except those listed above)</i>	All	6.80%
PLUS Loans	All	8.50%

Variable Interest Rates

The **variable** interest rates in effect from July 1, 2009, through June 30, 2010, for Federal Stafford and Federal PLUS loans first disbursed between July 1, 1998, and June 30, 2006, are as follows:

Loan Type	Status	Rate
Stafford Loans	In School, Grace or Deferment	1.88%
	Repayment or Forbearance	2.48%
PLUS Loans	All	3.28%

Interest rates on Federal Stafford and Federal PLUS loans first disbursed prior to July 1, 2006, will continue to be variable and will be adjusted each July 1.

USA Funds[®] is the nation's leading guarantor of education loans issued under the Federal Family Education Loan Program, the largest federal source of financial aid. Federal Stafford and Federal PLUS loans are components of the FFELP.