



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

Boca Campus

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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.
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Federal PLUS Loan Fees	A fee of 4.228% is deducted from the gross disbursement amount.
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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.
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Federal PLUS Loan Fees	A fee of 4.228% is deducted from the gross disbursement amount.
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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 07/01/21 and 06/30/22	First Disbursed Between 07/01/22 and 06/30/23
Direct Subsidized Loan	Undergraduate	3.73%	4.99%
	Graduate	N/A**	N/A**
Direct Unsubsidized Loan	Undergraduate	3.73%	4.99%
	Graduate	5.28%	6.54%
PLUS Loans	Parent and Graduate Student	6.28%	7.54%

**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](#).