

Comité de Regulaciones Federales y Estatales – Boletín 2018- 28

## **ELECTRONIC ANNOUNCEMENT**

El USDE publica la tasa de interés de los Préstamos Directos desembolsados entre el **1 de julio de 2018 y el 30 de junio de 2019**

### **Tasas de interés de préstamos directos para 2018-2019**

El 9 de mayo de 2018, el Departamento del Tesoro realizó una subasta de bonos del Tesoro a 10 años que resultó en un alto rendimiento de 2.995%. La tabla siguiente muestra las tasas de interés de los Préstamos Directos Subsidiados, los Préstamos Directos No Subsidiados y los Préstamos Directos PLUS desembolsados en o después del **1 de julio de 2018 y antes del 1 de julio de 2019**.

Posted Date: May 18, 2018

Author: Federal Student Aid

Subject: Interest Rates for Direct Loans First Disbursed Between July 1, 2018 and June 30, 2019

Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans first disbursed on or after July 1, 2013 have fixed interest rates that are determined in accordance with formulas specified in sections 455(b)(8)(A) through (C) of the Higher Education Act of 1965, as amended (HEA).

The interest rate is determined annually for all loans first disbursed during any 12-month period beginning on July 1 and ending on June 30, and is equal to the high yield of the 10-year Treasury note auctioned at the final auction held before June 1 of that 12-month period, plus a statutory add-on percentage that varies depending on the loan type and, for Direct Unsubsidized Loans, whether the loan was made to an undergraduate or graduate student. Loans first disbursed during different 12-month periods may have different interest rates, but the rate determined for any loan is a fixed interest rate for the life of the loan.

For each loan type, the calculated interest rate may not exceed a maximum rate specified in the HEA. The maximum interest rates are 8.25% for Direct Subsidized Loans and Direct Unsubsidized Loans made to undergraduate students, 9.50% for Direct Unsubsidized Loans made to graduate and professional students, and 10.50% for Direct PLUS Loans made to parents of dependent undergraduate students or to graduate or professional students.

Direct Loan Interest Rates for 2018-2019

On May 9, 2018, the Treasury Department held a 10-year Treasury note auction that resulted in a high yield of 2.995%. The chart below shows the interest rates for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans first disbursed on or after July 1, 2018 and before July 1, 2019.

<b>Interest Rates for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans First disbursed on or after July 1, 2018 and before July 1, 2019</b>			
<b>Loan Type</b>	<b>10-Year Treasury Note High Yield</b>	<b>Add-On</b>	<b>Fixed Interest Rate</b>
Direct Subsidized Loans and Direct Unsubsidized Loans for Undergraduate Students	2.995%	2.05%	5.05%
Direct Unsubsidized Loans for Graduate and Professional Students	2.995%	3.60%	6.60%
Direct PLUS Loans for Parents of Dependent Undergraduate Students and for Graduate or Professional Students	2.995%	4.60%	7.60%

Thank you for your continued support of the Federal student assistance programs.

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