Supplemental Loan Options
For Dependent Undergraduate Students
2021-22

Federal Direct Parent PLUS
2020-21 Interest Rate: 5.30%
2021-22 Interest Rate: TBA
Origination Fee: 4.228%
- A credit-based loan in the parent’s name that, upon approval, can be borrowed up to a student’s cost of attendance, less other aid
- Qualifies for income-based repayment, deferment while student is in school, and forgiveness options
- For more information, please visit our website

KU Endowment Loans
Interest Rate: 5.00%
Origination Fee: 2.00%
- Maximum annual loan amount:
  - $6,000
- Aggregate loan limit:
  - $12,000
- Automatic deferment period of one year after graduation
- For more information, please visit their website

Other Private/Alternative Loans
Interest Rate: Varies
Origination Fee: Varies
- Credit-based loans that are not guaranteed by the federal government
- Terms and conditions can vary lender by lender
- Upon credit approval, student may be approved to borrow up to cost of attendance less other resources (varies by lender)
- For more information, please visit our website