Supplemental Loan Options
For Graduate and Medical Students
2021-22

Federal Direct Graduate PLUS
Interest Rate 20-21: 5.30%
Interest Rate 21-22: TBD
Origination Fee: 4.228%
• A credit-based loan that, upon approval, can be borrowed up to a student’s cost of attendance
• Will be serviced by same servicer as other Direct Loans
• Qualifies for income-based repayment, in-school deferment, 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 (graduate students) $24,000 (medical students)
• Automatic deferment period of one year after graduation
• Medicine graduates can defer during residency
• For more information, please visit the KUEA 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

KU is an EO/AA institution.