Supplemental Loan Options
For Graduate and Medical Students
2023-24

Federal Direct Graduate PLUS
Interest Rate 2023-24:
- disbursed on or after July 1, 2023 = 8.05%
- disbursed before July 1, 2023 = 7.54%
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.