

Supplemental Loan Options

For Dependent Undergraduate Students

2024-25

Federal Direct Parent PLUS

2024-25 Interest Rate: **9.08%**

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](#)