

Supplemental Loan Options

For Graduate and Medical Students

2024-25

Federal Direct Graduate PLUS

Interest Rate 2024-25:

- disbursed on or after July 1, 2024= 9.08%
- disbursed before July 1, 2024= 8.05%

Origination Fee: 4.228% (disbursed before October 1, 2024)

- 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](#)