



NCSEAA • CFI
NC ASSIST

The NC Assist Advantage

See How Our Rates Stack Up

Compare
our rates
& fees!

NCAssist.org

Federal Direct Loans U.S. Department of Education

Borrower	Loan Type	Interest Rate	Fees	Loan Type	Interest Rate	Fees
Undergraduate Student	NC Student Assist	7.75%	\$0	Direct Subsidized and Unsubsidized	6.39%	1.057%
Graduate or Professional Student	NC Student Assist	7.75%	\$0	Direct Unsubsidized	7.94%	1.057%
Parent	NC Parent Assist	6.95%	\$0	Direct PLUS	8.94%	4.228%
For loans made from applications started on or after June 6, 2025 through April 30, 2026.				For loans disbursed on or after July 1, 2025 through June 30, 2026.		For loans first disbursed on or after October 1, 2020.

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