

FFEL “Converted” Variable-rate Stafford Loan Interest Rates for the Period July 1, 2004, through June 30, 2005
(Loans That Were Subject to the “Windfall Profits” Provisions of §427A(i) of the HEA)
(Table 1)

COHORT	CITATION	INTEREST RATE FORMULA (T-Bill Rate + Additional Sum = Total)				
Type of Loan	Higher Education Act of 1965, As Amended	91-Day Treasury Bill Rate	Additional Sum	Total	Maximum Rate	INTEREST RATE FOR THE PERIOD 7/1/04 – 6/30/2005
8/10% Loans	§427A(i)(1) §427A(i)(7)(A)	1.07%	3.25%	4.32%	10%	4.32%
7% Loans	§427A(i)(3) §427A(i)(7)(A)	1.07%	3.1%	4.17%	7%	4.17%
8% Loans	§427A(i)(3) §427A(i)(7)(A)	1.07%	3.1%	4.17%	8%	4.17%
9% Loans	§427A(i)(3) §427A(i)(7)(A)	1.07%	3.1%	4.17%	9%	4.17%
8/10% Loans	§427A(i)(3) §427A(i)(7)(A)	1.07%	3.1%	4.17%	10%	4.17%