

**FFEL “Converted” Variable-rate Stafford Loan Interest Rates for the Period July 1, 2007 through June 30, 2008  
(Loans That Were Subject to the “Windfall Profits” Provisions of §427A(i) of the HEA)  
(Table 1)**

<b>COHORT</b>	<b>CITATION</b>	<b>INTEREST RATE FORMULA (T-Bill Rate + Additional Sum = Total)</b>				
<b>Type of Loan</b>	<b>Higher Education Act of 1965, As Amended</b>	<b>91-Day Treasury Bill Rate</b>	<b>Additional Sum</b>	<b>Total</b>	<b>Maximum Rate</b>	<b>INTEREST RATE FOR THE PERIOD 7/1/07 – 6/30/2008</b>
8/10% Loans (SD/XB FVAR10)	§427A(i)(1) §427A(i)(7)(A)	4.92%	3.25%	8.17%	10%	<b>8.17%</b>
7% Loans (SD/XB FVAR7) (SE/XE FVAR7)	§427A(i)(3) §427A(i)(7)(A)	4.92%	3.1%	8.02%	7%	<b>7.00%</b>
8% Loans (SD/XB FVAR8) (SE/XE FVAR8)	§427A(i)(3) §427A(i)(7)(A)	4.92%	3.1%	8.02%	8%	<b>8.00%</b>
9% Loans (SD/XB FVAR9) (SE/XE FVAR9)	§427A(i)(3) §427A(i)(7)(A)	4.92%	3.1%	8.02%	9%	<b>8.02%</b>
8/10% Loans (SD/XB FVARX) (SE/XE FVAR10)	§427A(i)(3) §427A(i)(7)(A)	4.92%	3.1%	8.02%	10%	<b>8.02%</b>