



NEW HAMPSHIRE HIGHER EDUCATION ASSISTANCE FOUNDATION

The chart below shows annual variable interest rates for FFELP and TREE loans for the period of July 1, 2008, through June 30, 2009.

NOTE: These rate changes do not affect fixed rate loans.

Qualifying Condition	Index	Margin	Calc	Rate Cap	New Rate	Old Rate
<b>Stafford Loans</b>						
A variable rate loan first disbursed on/after 7/01/98, and before 7/1/06. Borrower in status other than in-school, grace, or deferment.	1.91%	2.30%	4.21%	8.25%	4.21%	7.22%
A variable rate loan first disbursed on/after 7/01/98, and before 7/1/06. Borrower in-school, grace, or deferment.	1.91%	1.70%	3.61%	8.25%	3.61%	6.62%
A variable rate loan first disbursed 7/01/95 through 6/30/98. Borrower in status other than in-school, grace, or deferment.	1.91%	3.10%	5.01%	8.25%	5.01%	8.02%
A variable rate loan first disbursed 7/01/95 through 6/30/98. Borrower in-school, grace, or deferment.	1.91%	2.50%	4.41%	8.25%	4.41%	7.42%
A variable rate loan first disbursed on/after 7/01/94. Loan period includes 7/01/94 or begins on/after 7/01/94.	1.91%	3.10%	5.01%	8.25%	5.01%	8.02%
A variable rate loan first disbursed on/after 12/20/93 but before 7/1/94. Borrower had no outstanding balance on any Stafford loan when Promissory Note was signed, but had an outstanding balance on an SLS, PLUS or Consolidation loan.	1.91%	3.10%	5.01%	9.00%	5.01%	8.02%
Originally an 8% fixed rate loan made on/after 10/01/92 but before 12/20/93 now entitled to a variable interest rate. Borrower had no outstanding balance on any Stafford loan when Promissory Note was signed, but had an outstanding balance on an SLS, PLUS or Consolidation loan disbursed before 10/1/92.	1.91%	3.10%	5.01%	8.00%	5.01%	8.00%
A variable rate loan first disbursed on/after 10/01/92 but before 7/01/94. Borrower had no outstanding balance on any FFELP loan when Promissory Note was signed.	1.91%	3.10%	5.01%	9.00%	5.01%	8.02%
An 8-10% loan made on/after 7/23/92 to a borrower with an outstanding FFELP debt on the date the borrower signed the Promissory Note. Now in or past the fifth year of repayment and entitled to a variable interest rate.	1.91%	3.10%	5.01%	10.00%	5.01%	8.02%
An 8-10% loan made on/after 7/23/92 to a borrower with an outstanding FFELP debt on the date the borrower signed the Promissory Note. Not yet in the fifth year of repayment but eligible for a variable interest rate when the rate is at 8%.	1.91%	3.10%	5.01%	8.00%	5.01%	8.00%
An 8-10% loan made on/after 7/23/92. Now in or past the fifth year of repayment and entitled to a variable interest rate.	1.91%	3.25%	5.16%	10.00%	5.16%	8.17%
Originally a 9% fixed rate loan made on/after 7/23/92; now entitled to a variable interest rate.	1.91%	3.10%	5.01%	9.00%	5.01%	8.02%
Originally an 8% fixed rate loan made on/after 7/23/92; now entitled to variable interest rate.	1.91%	3.10%	5.01%	8.00%	5.01%	8.00%
Originally a 7% fixed rate loan made on/after 7/23/92; now entitled to variable interest rate.	1.91%	3.10%	5.01%	7.00%	5.01%	7.00%
<b>PLUS Loans</b>						
A variable rate loan first disbursed on/after 7/01/98, and before 7/1/06.	1.91%	3.10%	5.01%	9.00%	5.01%	8.02%
A variable rate loan first disbursed on/after 07/01/94 but before 7/1/98.	2.57%	3.10%	5.67%	9.00%	5.67%	8.05%
A variable rate loan first disbursed on/after 10/01/92 but before 07/01/94.	2.57%	3.10%	5.67%	10.00%	5.67%	8.05%
A variable rate loan first disbursed on/after 7/01/87 but before 10/01/92 as well as a fixed rate PLUS loan refinanced to a variable rate.	2.57%	3.25%	5.82%	12.00%	5.82%	8.20%
<b>SLS Loans</b>						
A variable rate loan first disbursed on/after 10/01/92, for a period of enrollment beginning prior to 7/1/94.	2.57%	3.10%	5.67%	11.00%	5.67%	8.05%
A variable rate loan first disbursed on/after 07/01/87 but before 10/01/92 as well as a fixed rate SLS loan refinanced to a variable rate.	2.57%	3.25%	5.82%	12.00%	5.82%	8.20%
<b>Consolidation Loans</b>						
A variable rate loan based on application received on or after 11/13/97 but before 10/01/98.	1.91%	3.10%	5.01%	8.25%	5.01%	8.02%
The HEAL portion of a consolidation loan based on an application received on or after 11/13/97.	1.71%	3.00%	4.71%	None	4.71%	7.90%
<b>TREE Loans</b>						
TREE Loans based on applications signed by the borrower before 10/1/2002 with interest rates that are adjusted annually. NOTE: These are not the interest rates that are adjusted quarterly.	1.91%	3.50%	5.41%	18.00%	5.41%	8.42%
TREE Loans for International Students based on applications signed by the borrower before 10/1/2002 with interest rates that are adjusted annually.	1.91%	4.00%	5.91%	18.00%	5.91%	8.90%