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Loan Interest Rate & Fees

Your **interest rate** will be between

0.00%

and

19.34%

Your Interest Rate (upon approval)

The interest rate you pay will be determined after you apply. It will be based on your credit history and your projected future income if you apply by yourself. It will be based on your co-signer's credit worthiness if you apply with a co-signer. If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan

Your rate is fixed. This means that your rate will not vary during the life of your loan.

Loan Fees

Origination Fee: 0% to 5% of loan amount depending on availability and eligibility

Late Charge: \$5 or 5% of the past due payment, whichever is less

Insufficient Funds Charge: \$20 for each payment returned or unpaid.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon the repayment option(s) available to you while enrolled in school.

Repayment Option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 42 months (includes associated fees)
1. PAY ONLY THE INTEREST Make interest payments but defer payments on the principal amount while enrolled in school	\$5,000	19.34%	36 months starting after the deferment period	\$6,946
2. DEFER PAYMENTS Make no payments while enrolled in school. Interest will be charged and added to your loan.	\$5,000	19.34%	36 months starting after the deferment period	\$7,350
3. MAKE FULL PAYMENTS Immediately pay both the full amount of principal and interest	\$5,000	19.34%	36 months starting when your loan is first disbursed	\$6,552

About this example

The "Pay Only The Interest" repayment example assumes that you have a 6 month grace period before you begin payment of both principal and interest.

The "Defer Payments" repayment example assumes that you have a 6 month grace period before you begin payment of both principal and interest.

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type	
PERKINS for Students	5.00% fixed	
STAFFORD for Students	5.045% fixed	Undergraduate subsidized & unsubsidized
	6.6% fixed	Graduate unsubsidized
PLUS For Parents and Graduate/Professional Students	7.6% fixed	Federal Family Education Loan
	7.6% fixed	Federal Direct Loan

Your school is **not** eligible for Federal Loan Programs.

Next Steps

1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school for more information about other loans.

2. To Apply for this Loan, Complete the Application.

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change).

REFERENCE NOTES

Fixed Interest Rate

- This loan has a fixed interest rate.
- Once determined, the interest rate will not increase during the term of the loan.

Eligibility Criteria

- Must be enrolled at an eligible school.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.
- Must have reached the State age of majority and be a US Citizen/Permanent Resident.

Cosigners

- Rates are typically higher without a cosigner.
- Must have reached the age of majority in the state where the cosigner lives at the time you apply.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.