## Preferred Lenders

Alternative loans are private loans that are made through a lending institution and are not part of the federal government’s loan program. These loans are based on a borrower's creditworthiness and lenders use credit scores to determine eligibility and the cost of borrowing a loan. The Financial Aid Office has prepared this Loan Comparison Chart to assist you in selecting an alternative loan that suits your particular needs.

Our preferred lenders on this chart were selected for their competitive interest rates and excellent customer service. As you explore these options, please keep in mind the following:

- **Borrow only what you need.** These loans must be repaid in addition to any Federal Student Loans borrowed.
- **You can borrow up to your Cost of Attendance less any financial aid you have been awarded.** Please see your most recent financial aid award letter.
- **Be an informed borrower.** Understand how much you have borrowed, the interest rate and terms and conditions over the life of the loan and the repayment requirements.

### LENDER/PROVIDER

<table>
<thead>
<tr>
<th>STUDENT LOAN XPRESS®</th>
<th>ACCESS GROUP</th>
<th>AMS®</th>
<th>CITIBANK</th>
<th>COLLEGE LOAN CORPORATION</th>
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</thead>
<tbody>
<tr>
<td><strong>Loan Program</strong></td>
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<tr>
<td>Grad Xpress Loan®</td>
<td>Graduate Access® Loan</td>
<td>ANSS Signature Student Loan®</td>
<td>Cobolast</td>
<td>CLEC® Premier Loan</td>
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<tr>
<td><strong>Website</strong></td>
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<td><strong>Telephone</strong></td>
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<tr>
<td>(888) 748-9947</td>
<td>(800) 282-1550</td>
<td>(800) 695-5317</td>
<td>(800) 967-2400</td>
<td>(800) 892-1588</td>
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<tr>
<td><strong>Loan Limit</strong></td>
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<tr>
<td>Enrolled at least half time in a Master’s or Doctor’s degree program</td>
<td>Satisfactory credit history*</td>
<td>No annual income requirements US Citizen or permanent resident International Students are required to have a US citizen co-signer</td>
<td>Loan may be used to cover a prior year balance</td>
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<tr>
<td><strong>Interest Rate</strong></td>
<td>3-No. LIBOR + 2.50% - 4.60%. Rate resets quarterly (based on credit of borrower and/or co-signer)</td>
<td>3-month variable LIBOR + 2.75%, or + 3.95%, based on credit</td>
<td>Variable, as low as Prime — 0.50% with no fees when both student borrower and co-signer are credit approved</td>
<td>Prime - 5% to Prime + 4%</td>
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<tr>
<td><strong>Fees</strong></td>
<td>Borrowers with excellent and good credit will not be charged fees. Origination Fee: 0% - 1%. Repayment Fee: 0 - 6% (based on credit of borrower)</td>
<td>None</td>
<td>None</td>
<td>The variable interest rate, adjusted quarterly, is as low as prime + 0%</td>
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<tr>
<td><strong>Loan Limits</strong></td>
<td>Annual Maximum: Not to exceed cost of education minus other aid</td>
<td>Minimum: $1,000</td>
<td>Aggregate Loan Limits Graduate: $150,000 Minimum: None</td>
<td>Minimum: $500. Annual Maximum: up to $40,000 Aggregate Maximum: up to $160,000</td>
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<tr>
<td><strong>Deferments</strong></td>
<td>In-School Deferment as long as enrolled at least 1/2 time</td>
<td>Deferments and forbearance options available contact lender for more details</td>
<td>Student borrowers can choose to make no payments while in school and for six months following graduation or dropping to less than half-time enrollment</td>
<td>Loan Deferment: No payments while in school Up to 4 years with a six-month grace period</td>
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<tr>
<td><strong>Repayment Terms and Plans</strong></td>
<td>Repayment begins 9 months after graduation</td>
<td>Standard, fixed or extended repayment plans available</td>
<td>Standard payments - Principal and Interest</td>
<td>Graduate: 15 years Interest-only Option 24 or 48 months of interest-only payments</td>
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<tr>
<td>Up to 20 years to repay</td>
<td>Repayment begins 9 months after graduation or cessation of at least half-time enrollment</td>
<td>Select Step Account - Up to four years of interest-only payments followed by standard payments</td>
<td>Repayment begins six months after graduation or separation from school. Interest is billed quarterly while student is in school (payment not required) and is capitalized on repayment. The term is up to 25 years, depending on balance</td>
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<tr>
<td>No prepayment penalty</td>
<td>Repayment begins either 10 years from the first disbursement of the first Cal, or 9 months after graduation or cessation of enrollment, whichever comes first</td>
<td>Extended Terms - Repayment can be extended up to 25 years depending on cumulative balance of Signature Student Loans</td>
<td>Loan begins six months after graduation or separation from school, interest is billed quarterly while student is in school (payment not required) and is capitalized on repayment. The term is up to 25 years, depending on balance</td>
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<tr>
<td><strong>Borrower Benefits</strong></td>
<td>Master Promissory Note</td>
<td>0.25% interest rate reduction applied for borrowers who authorize automatic monthly payments</td>
<td>0.50% interest rate reduction for borrowers who make their first 48 consecutive monthly payments on time</td>
<td>One Call Promise®</td>
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<tr>
<td>25% rate reduction for auto-pay</td>
<td>Immediate repayment for 0.25% rate reduction</td>
<td>0.5% interest rate reduction applied for borrowers after making their first 48 consecutive monthly payments on time</td>
<td>0.25% interest rate reduction for borrowers who make their first 48 consecutive monthly payments on time</td>
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<tr>
<td>Co-borrower release option after 48 consecutive on-time payments</td>
<td>High Approval Rates</td>
<td>Co-signer release</td>
<td>Co-signer release</td>
<td>Co-signer release option available after making first 48 consecutive, on-time payments</td>
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</table>

- Information considered accurate at the time of printing.
- Terms and conditions of alternative loans are subject to change.
- Interest rates may vary by indexes and they are not capped. Some lenders are tied to the prime interest rate (variable and determined by the Department of Treasury). Others are tied to Libor (London Interbank Office). Contact the lender for additional information about the interest rate and the terms and condition of the loan.

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