

Programs	What is the current interest rate? Are there any fees?	Who is eligible to apply?	What are the minimum/maximum amounts for borrowing?	What are the terms for repayment?	Who to contact for more information and applying for the loan?
MEFA Graduate Loan	<ul style="list-style-type: none"> • 6.09% fixed interest rate while in school; • 6.89% for interest only repayment while in school • 6.29% fixed interest rate for deferred repayment. • 4% origination fee with co-borrower or 7% origination fee without co-borrower 	<ul style="list-style-type: none"> • The primary borrower and/or co-borrower must live in MA -OR- <ul style="list-style-type: none"> • The student lives in MA -OR- • The student is attending a MA college or university • Applicant must be U.S. Citizen or U.S. Permanent Resident • Student must maintain Satisfactory Academic Progress 	<ul style="list-style-type: none"> • Minimum: \$2000 • Maximum: Cost of attendance minus financial aid 	<ul style="list-style-type: none"> • Interest-only or deferred payment option • Repayment term of 15 years • No prepayment penalty • For interest-only repayment option; repayment of interest begins approximately 45 days after final disbursement of the loan, but repayment of the principal is deferred until after the anticipated in-school period, Loan must be fully repaid within 15 years of final disbursement. • For deferred repayment Option, repayment of principal and interest is deferred until six months after the end of the anticipated in-school period. Loan must be fully repaid within 15 years of final disbursement. Deferred loans are subject to a maximum deferral period of 36 months. 	<p style="text-align: center;"> www.mefa.org/collegeloans 1-800-449-6332 </p>

Citizens Bank Student Loan for Graduate Students	<ul style="list-style-type: none"> 6.24% to 11.75% fixed interest rate 1 Month LIBOR + 2.40% to 1 Month LIBOR + 9.65% variable interest rate No fees 	<ul style="list-style-type: none"> Must be a U.S. citizen or permanent resident or international student with a creditworthy U.S. citizen co-signer Have attained the age of majority in their state of residence Student must be enrolled at least half time. Students enrolling in summer or winter semester courses that do not reach half-time status but are otherwise at least half-time students for spring or fall semesters shall be eligible to apply. 	<ul style="list-style-type: none"> Minimum: \$1000 Maximum: Cost of attendance minus financial aid 	<ul style="list-style-type: none"> Immediate, Interest only, or Deferred repayment plans 6 month grace period 5,10, or 15 year repayment option .25% interest rate reduction for existing Citizens' Bank customers and prior Citizen Bank Student Loan customers. 0.25% interest rate reduction for authorizing our loan servicer to deduct payments automatically each month from any bank account. 	www.citizensbank.com/student_loan 1-800-708-6684
Sallie Mae Graduate Loans	<ul style="list-style-type: none"> Variable rate: 1-month LIBOR +2.25% to 1-month LIBOR + 7.88% Fixed Rate: 5.50% APR to 10.23% APR No Fees No prepayment penalty No cap on the interest rate 	<ul style="list-style-type: none"> Credit -worthy student borrower Cosigner not required but applying with one may help student qualify and/or receive a lower interest rate Student can be enrolled full time, half time, or less than half time International students eligible with a credit-worthy U.S. cosigner. 	<ul style="list-style-type: none"> Minimum: \$1,000 Maximum: Cost of Attendance minus financial aid 	Choose an in-school repayment option that fits your needs or defer until after school: <ul style="list-style-type: none"> Deferred option (interest accrues) Interest- only option \$25 per month fixed repayment option while in school .25% interest rate reduction for automatic debit	www.salliemae.com/smartgrad 1-855-429-9759
Wells Fargo Graduate Loan	<ul style="list-style-type: none"> Fixed interest rate of 6.87% APR to 11.67% APR Variable interest rate range from 5.64% APR to 11.07% APR No origination fees 	Same as above	<ul style="list-style-type: none"> No minimum Maximum: Cost of attendance minus financial aid 	<ul style="list-style-type: none"> Repayment is deferred while student is enrolled Payments on interest may be made while in school 15 year repayment plan .25% interest rate reduction with automatic payments 	www.wellsfargo.com/student/ 1-800-658-3567 Lender Code: 807176
Federal Direct Grad PLUS loan	<ul style="list-style-type: none"> Interest rate is fixed at 7.595% 4.264% origination fee 	<ul style="list-style-type: none"> US citizen or eligible non-citizen (permanent resident) Independent student who does not have adverse credit history If there is an adverse credit history can apply with a credit worthy endorser approved by the Dept. of Education 	<ul style="list-style-type: none"> No minimum Maximum: Cost of attendance minus financial aid 	<ul style="list-style-type: none"> Standard 10 year repayment Extended repayment exceeding no more than 30 years Graduating repayment that increases gradually over time but does not exceed 30 years Student can contact the Department of Education to request to defer all repayment until after graduation 	To apply for a PLUS loan Obtain the application on the Clark University Financial Assistance website