<table>
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<th>Programs</th>
<th>What is the current interest rate? Are there any fees?</th>
<th>Who is eligible to apply?</th>
<th>What are the minimum/maximum amounts for borrowing?</th>
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<th>Who to contact for more information and applying for the loan?</th>
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<tr>
<td>MEFA Graduate Loan</td>
<td>• 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</td>
<td>• The primary borrower and/or co-borrower must live in MA -OR-  • 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</td>
<td>• Minimum: $2000  • Maximum: Cost of attendance minus financial aid</td>
<td>• 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.</td>
<td><a href="http://www.mefa.org/collegeloans">www.mefa.org/collegeloans</a> 1-800-449-6332</td>
</tr>
</tbody>
</table>
## Citizens Bank
### Student Loan for Graduate Students
- **Interest Rates:**
  - 6.24% to 11.75% fixed interest rate
  - 1 Month LIBOR + 2.40% to 1 Month LIBOR + 9.65% variable interest rate
- **Fees:**
  - No fees
- **Requirements:**
  - 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.
- **Min/Max:**
  - Minimum: $1000
  - Maximum: Cost of attendance minus financial aid
- **Repayment Options:**
  - Immediate, interest only, or deferred repayment plans
  - 6 month grace period
  - 5, 10, or 15 year repayment option
  - 0.25% interest rate reduction for existing Citizens' Bank customers and prior Citizens Bank Student Loan customers.
  - 0.25% interest rate reduction for authorizing our loan servicer to deduct payments automatically each month from any bank account.

## Sallie Mae
### Graduate Loans
- **Interest Rates:**
  - Variable rate: 1-month LIBOR +2.25% to 1-month LIBOR + 7.88%
  - Fixed Rate: 5.50% APR to 10.23% APR
- **Fees:**
  - No Fees
  - No prepayment penalty
  - No cap on the interest rate
- **Requirements:**
  - 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 creditworthy U.S. cosigner.
- **Min/Max:**
  - Minimum: $1,000
  - Maximum: Cost of Attendance minus financial aid
- **Repayment Options:**
  - Choose an in-school repayment option that fits your needs or defer until after school:
    - Deferred option (interest accrues)
    - Interest-only option
    - $25 per month fixed repayment option while in school
  - 0.25% interest rate reduction for automatic debit

## Wells Fargo
### Graduate Loan
- **Interest Rates:**
  - 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
- **Fees:**
  - Same as above
- **Requirements:**
  - 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
- **Min/Max:**
  - No minimum
  - Maximum: Cost of attendance minus financial aid
- **Repayment Options:**
  - Repayment is deferred while student is enrolled
  - Payments on interest may be made while in school
  - 15 year repayment plan
  - 0.25% interest rate reduction with automatic payments

## Federal Direct
### Grad PLUS loan
- **Interest Rate:**
  - Interest rate is fixed at 7.595%
  - 4.264% origination fee
- **Requirements:**
  - 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
- **Min/Max:**
  - No minimum
  - Maximum: Cost of attendance minus financial aid
- **Repayment Options:**
  - 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

www.citizensbank.com/student_loan
1-800-708-6684

www.salliemae.com/smartgrad
1-855-429-9759

www.wellsfargo.com/student/
1-800-658-3567
Lender Code: 807176

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