<table>
<thead>
<tr>
<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>
<th>What are the terms for repayment?</th>
<th>Who to contact for more information and applying for the loan?</th>
</tr>
</thead>
</table>
| MEFA Graduate Loan  | • 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 | • 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 | • Minimum: $2000  
• Maximum: Cost of attendance minus financial aid | • 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. | [www.mefa.org/collegeloans](http://www.mefa.org/collegeloans)  
1-800-449-6332 |
## Citizens Bank Student Loan for Graduate Students

- **6.24% to 11.75% fixed interest rate**
- **1 Month LIBOR + 2.40% to 1 Month LIBOR + 9.65% variable interest rate**
- **No fees**

- 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.

- **Minimum:** $1000
- **Maximum:** Cost of attendance minus financial aid

## Sallie Mae Graduate Loans

- **Variable rate:**
  - 1-month LIBOR + 7.88% to 1-month LIBOR + 7.25%
- **Fixed Rate:**
  - 5.50% APR to 10.23% APR
- **No Fees**
- **No prepayment penalty**
- **No cap on the interest rate**

- 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.

- **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:

- Deferred option (interest accrues)
- Interest-only option
- $25 per month fixed repayment option while in school
  - .25% interest rate reduction for automatic debit

## Wells Fargo Graduate Loan

- **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

- **No minimum**
- **Maximum:** Cost of attendance minus financial aid

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

## Federal Direct Grad PLUS loan

- **Interest rate is fixed at 7.595%**
- **4.764% origination fee**

- 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

- **No minimum**
- **Maximum:** Cost of attendance minus financial aid

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.salliemae.com/smartgrad](http://www.salliemae.com/smartgrad)
1-855-429-9759

[www.citizensbank.com/student loan](http://www.citizensbank.com/student loan)
1-800-708-6684

1-800-658-3567
Lender Code: 807176

[website](http://website)