<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>
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</thead>
<tbody>
<tr>
<td>MEFA Graduate Loan</td>
<td>• 5.45-7.3% fixed interest rate while in school;</td>
<td>• Applicant must be U.S. Citizen or U.S. Permanent Resident</td>
<td>• Minimum: $1,500</td>
<td>• Interest-only or deferred payment option; repayment term of 15 years; no prepayment penalty</td>
<td><a href="http://www.mefa.org/collegeloans">www.mefa.org/collegeloans</a></td>
</tr>
<tr>
<td></td>
<td>• 5.45-7.3% for interest only repayment while in school</td>
<td>• Student must maintain Satisfactory Academic Progress</td>
<td>• Maximum: Cost of attendance minus financial aid</td>
<td>• 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</td>
<td>1-800-449-6332</td>
</tr>
<tr>
<td></td>
<td>• 5.45-7.3% fixed interest rate for deferred repayment</td>
<td></td>
<td></td>
<td>• 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>1-800-708-6684</td>
</tr>
<tr>
<td>Citizens Bank Student Loan for Graduate Students</td>
<td>• 1.42%-11.04% fixed interest rate</td>
<td>• Must be a U.S. citizen or permanent resident or international student with a creditworthy U.S. citizen co-signer</td>
<td>• Minimum: $1,000</td>
<td>• 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.</td>
<td><a href="http://www.citizensbank.com/student">www.citizensbank.com/student</a> loan</td>
</tr>
<tr>
<td></td>
<td>• 4.64%-11.53% variable interest rate</td>
<td>• Have attained the age of majority in their state of residence</td>
<td>• Maximum: Cost of attendance minus financial aid</td>
<td>• 0.25% interest rate reduction for authorizing our loan servicer to deduct payments automatically each month from any bank account.</td>
<td>1-800-708-6684</td>
</tr>
<tr>
<td></td>
<td>• No fees</td>
<td>• Student must be enrolled at least half time.</td>
<td></td>
<td>• 0.25% interest rate reduction for authorizing our loan servicer to deduct payments automatically each month from any bank account.</td>
<td>1-800-708-6684</td>
</tr>
</tbody>
</table>
| Sallie Mae Graduate Loans | • 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 | • 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 |  
www.salliemae.com/smartgrad 1-855-429-9759 |
| Federal Direct Grad PLUS loan | • Interest rate is fixed at 5.3%  
• 4.236% 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 |