<table>
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<th>Programs</th>
<th>What is the current interest rate? Are there any fees?</th>
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<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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</table>
| MEFA Graduate Loan             | • 5.45-7.3% fixed interest rate while in school; • 5.45-7.3% for interest only repayment while in school; • 5.45-7.3% fixed interest rate for deferred repayment | • Applicant must be U.S. Citizen or U.S. Permanent Resident  
• Student must maintain Satisfactory Academic Progress | • Minimum: $1,500  
• Maximum: Cost of attendance minus financial aid | • 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  
• .25% interest rate reduction for authorizing our loan servicer to deduct payments automatically each month from any bank account | www.mefa.org/collegeloans  
1-800-449-6332 |
| Citizens Bank Student Loan for Graduate Students | • 1.42%-11.04% fixed interest rate  
• 4.64%-11.53% 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. | • Minimum: $1,000  
• Maximum: Cost of attendance minus financial aid | | www.citizensbank.com/student loan  
1-800-708-6684 |
| Sallie Mae Graduate Loans | • Variable rate: 1-month LIBOR +2.25% to 1-month LIBOR + 11.76%*  
  • Fixed Rate: 1-month LIBOR + 2.25% APR to 12.11% APR*  
  • No Fees  
  • No prepayment penalty  
  • No cap on the interest rate  
  *As of 9/28/2020 | • 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 | To apply for a PLUS loan Obtain the application on the Clark University Financial Assistance website |