

Some USD students and/or their parents choose to apply for funds through non-federal sources. This guide consists of information concerning some private lenders and the programs they offer.

You should accept low interest loans offered in the financial aid package, and review the **Guide to Alternative Financing** before you consider the non-federal loan programs described in this guide. Interest rates and repayment terms of non-federal loan programs are usually less favorable and the interest rates often are not capped.

The **Guide to Non-Federal Loan Programs** is updated annually and made available to USD students throughout the year. Since the programs can and do change throughout the year, there are toll-free telephone numbers listed for each program that you can use to get up-to-date information. In addition, information regarding loan calculations is available through the Internet at **www.finaid.org/calculators**

We hope you find the guide helpful as you plan toward meeting your educational costs at the University of San Diego.

Judith Lewis Logue
Director of Financial Aid Services

2005/2006
Web Guide

Information about Non-Federal Loan Programs

The following information is provided from an article titled *Counseling Families on Paying for College: The Supplemental Loan Option* by Diane L. Saunders, Assistant Vice President, Public Affairs, Nellie Mae:

In the past few years, supplemental education loan programs have been introduced as an alternative for students and families whose income bracket or assets disqualify them from using federally supported student loans. Parents who have more than one child going to college may also experience difficulty in providing the necessary funds from savings or monthly income to cover tuition payments. In these cases, supplemental loan programs can assist in financing college costs.

There are currently several supplemental education loan programs available, sponsored by various groups including state agencies, nonprofit corporations and lending institutions. Supplemental loans may vary, but generally they include the following elements:

- Eligibility is based on creditworthiness, not financial need. In other words, there are no upper restrictions on income.
- Loan limits are generally higher than federal student loan programs. Many supplemental loans allow applicants to borrow up to \$15,000 or \$20,000 a year.
- Repayment periods are also generally longer than federal loan terms. Many supplemental loans offer repayment periods up to 15 or 20 years, depending on the amount borrowed.
- Interest rates, although higher than federal student loans, are usually lower than many consumer loans.
- Although some supplemental loan programs have limited availability in certain states, many of these loans are available nationwide and can be used at any accredited degree-granting college or university.
- Some supplemental loans also give borrowers the option to defer principal payments while the student is enrolled in college, and pay interest only.
- Like most consumer loans, borrowers can make fixed monthly payments on supplemental loans. This is a more manageable alternative for parents who have a difficult time paying two or three large tuition bills every year. Most supplemental loans use bond issues or other private funding sources to finance their programs rather than using any federal monies.

Some ways to choose which supplemental loan will be the best option is by comparing various programs using the following criteria:

1. Compare what the interest rate is based on. Most programs use the prime lending rate, Treasury Bill rate, or commercial paper or bond issue rates. Also be sure to look at the kind of interest rate -- either a variable or a fixed rate (some programs offer both variable and fixed rate options).
2. Look at the repayment terms on the loan and choose the program that will best fit in your family's monthly budget. Check if the supplemental loan program offers any principal deferment options which may help ease cash flow during the student's in-school period.
3. Most supplemental loans have upfront fees such as an application fee, guarantee fee, insurance fee, or origination fee. When making your comparisons, look at the fees that each charge and add these into your loan cost calculation. An application fee is usually paid at the time the application is sent in and is not refunded if the loan is denied. Application fees may run between \$0 and \$50. Guarantee, insurance, and origination fees are charged on a percentage basis on the total amount borrowed, and are usually 1 to 8 percent. These fees are paid only on approved loans and can sometimes be borrowed in addition to the approved loan amounts.
4. Another factor you can use to compare supplemental loan programs is the set of guidelines that each program has established. Eligibility for supplemental loans is usually based on creditworthiness of the potential borrower, which is judged on the applicant's debt to income ratio. It is a good idea to contact the program's customer service representatives if you are not sure what types of monthly expenses the program considers when calculating the debt to income ratio.
5. Lastly, look at any special options that the supplemental loan program might offer. For example, some programs have options like a line of credit, or the ability to secure the loan with a home mortgage and benefit from tax savings.

Attached is a list of some of these programs and a brief description of their requirements. Read all the information carefully to determine if one of these programs is best suited to your needs. Contact the program at the address and toll-free telephone number listed for complete information and to request an application form. Submit the attached *USD Request Form for Non-Federal Loan Programs* with your completed loan application. If you apply directly to a lender, the USD Request Form for Non-Federal Loan Programs must still be submitted to USD for processing to start.

The attached list is for informational purposes only and does not constitute an endorsement of any program by University of San Diego. While this list is updated annually, the information on this list is subject to change.

Loan Programs for Undergraduate Students

No specific deadline reported for these loans. Contact individual lenders for additional information.

If you apply directly to a lender, the USD Request Form for Non-Federal Loan Programs must still be submitted to USD for processing to start.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
ACADEMIC EDGE (866) 982-4352	Chela Financial 388 Market Street 12 th Floor San Francisco, CA 94111 chelastudentloans.org	Students with little or no credit should apply with credit-worthy co-borrower. Enrolled at least half-time. U.S. citizen or permanent resident alien. Eligible U.S. citizen or permanent resident co-borrower may apply on behalf of foreign students.	Minimum: \$2,500. Maximum: \$14,000 - \$20,000 annually depending on credit history.	No	May apply on-line or by phone at (866) 98-Chela (982-4352).	Check sent to borrower.	Based on 3-month LIBOR index. Adjusts quarterly. Interest rate reduction benefits for automatic deduction loan payments.		Guarantee fee assessed and deducted from loan amount based on credit history and repayment option chosen.	Two options: interest only and full deferral or 15 to 20 years to repay from date of entering repayment. Loan payments may be deferred up to 5 years while in-school.	Co-borrower release may be requested after 24 on-time consecutive payments.
ALTERNATIVE STUDENT LOAN/MFCU (858) 546-2063	Mission Federal Credit Union missionfcu.org	Enrolled full to less than half-time. U.S. citizen or permanent resident alien. If borrower does not qualify, co-borrower will be considered for approval.	\$1,000 to \$15,000 per year.	Yes	May apply on-line or by phone at (800) 500-6328. 24 hour approval.	Check sent to school.	Prime rate + 1.0% +5.75% (based on credit rating and loan type). Adjusts quarterly.		No application fee. 4.5% origination fee (\$30 minimum). No annual fee.	Standard and graduated repayment options available. Maximum to repay is 12 years with total term depending on loan amount. In-school deferment available.	Reduction of interest rate after 36 months if on-time payments and an additional .25% reduction if automatic withdrawal for payments is set up.
CHELA SCHOOL CERTIFIED (866) 552-4352	Chela Financial 388 Market Street 12 th Floor San Francisco, CA 94111 chelastudentloans.org	Students with little or no credit should apply with credit-worthy co-borrower. Enrolled at least half-time. U.S. citizen or permanent resident alien. Eligible U.S. citizen or permanent resident co-borrower may apply on behalf of foreign students.	Minimum: \$ 1,500. Maximum: Cost of education less other financial aid.	Yes	May apply on-line or by phone at (866) 55-Chela (552-4352).	Check sent to school.	Based on 3-month LIBOR index. Adjusts quarterly. Interest rate reduction benefits for automatic deduction loan payments.		Guarantee fee assessed and deducted from loan amount based on credit history and repayment option chosen.	Two options: interest only and full deferral or 15 to 20 years to repay from date of entering repayment. 60 day grace period. Loan payments may be deferred up to 5 years while in-school.	Co-borrower release may be requested after 24 on-time consecutive payments.
CITIASIST (800) 967-2400	Citibank studentloan.com	Positive credit history of borrower and/or co-signer. Foreign students may apply with eligible U.S. citizen or permanent resident co-signer.	Cost of attendance less other aid. Maximum aggregate \$120,000.	Yes	May apply on-line or by phone at (800) 967-2400	Check sent to school.	Prime + .375% to Prime + 4% based on credit and cosigner.	No information required.	None	No payments while in school plus a 6 month grace.	Co-signer release option available. May borrow for past due balances up to 12 months.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
CLC CAMPUS DOOR Undergraduate Loan (888) 771-3589	CLC Campus Door P.O. Box 277 Carlisle, PA 17013-9829 collegeloan.com	Enrolled at least half-time. U.S. citizen or eligible Non-citizen. If under 18, parent or sponsor becomes borrower	\$2,000 minimum up to cost of education. \$120,000 aggregate limit.	Yes	On-line, fax, mail or phone. (800) 2-College (226-5534).	Check sent to school.	Prime + 1%. Rate adjusts quarterly.	None	0-7% fees. No out-of-pocket necessary.	12 month grace period with up to 20 years to repay.	.25% interest rate reduction for auto-debit. Additional .25% reduction after 48 on-time payments. Co-Signer Release Option after 48 on-time payments. May use for past due balances.
COMPREHENSIVE ACCESS LOAN (800) 282-1550	Access Group, Inc. 1411 Foulk Road P.O. Box 17162 Wilmington, DE 19850--7162 accessgroup.org	Undergraduate student enrolled part time or full time in any enrollment category OR students enrolled in continuing education and certificate programs OR international students with qualifying U.S. credit history. Valid U.S. SSN. Qualifying credit history. Co-signer option for those who do not qualify on their own because of credit.	Minimum of \$1000. Annual maximum – Up to amount certified by the school. Lifetime maximum- none.	Yes	Yes Instant credit decisions when applying online or by phone.	Check sent to school.	3-month LIBOR + 2.40% or 3.60% for borrowers with qualifying credit. Interest may be postponed while student is in school.	None	None	Repayment begins 9 months after cessation of enrollment, subject to 10-year limit, when all loans enter repayment simultaneously. Up to 20 years to repay. \$50 minimum monthly payment. No penalty for prepayment, to reduce cost, borrowers may customize the repayment period from 0 to 20 years, as long as minimum payment is at \$50. Payment incentives available to reduce interest rate by up to .75%.	Applicants must earn a minimum credit score and have 3 years of established U.S. credit history in own name, including at least 4 non-student loan accounts, one open for at least 36 months. Applicants who do not qualify based on credit may be eligible to apply with a credit worthy cosigner.
EDCASH (866) 820-8542	MOHELA CASHLoans P.O. Box 4309 Chesterfield, Missouri 63006-4309 mohela.com	Student borrower must be at least 18 years old. Must be U.S. citizen. Co-signer required if applicant has less than 2 years credit history or does not meet credit requirements.	Annual limit = cost minus aid. Aggregate limit = \$40,000.	Yes	Apply on-line.	Check sent to school.	Prime + 0-2% depending on credit rating and presence of co-signer.	N/A	\$50 origination fee.	6 months after graduation. Up to 20 years to repay.	Co-signer release available with 24 consecutive payments.
EDUCATION ONE COLLEGE LOAN for Undergraduate Students (888) 661-8663	BANK ONE educationone.com	Students may be part-time or full time. Non-citizens and students who do not meet employment, income or credit guidelines may apply with an eligible U.S. co-signer. Loan can cover past due balances or computer.	\$1,500 - \$30,000 annually, based on COA. \$130,000 cumulative maximum.	No	Yes. By phone at (888) 661-8663. Or on-line at educationone.com	Check mailed to borrower.	Quarterly average of the one-month LIBOR plus a margin of 4.65% or 4.95%, based on loan program; or plus 7.25% based on credit.	No minimum income amount required but generally the loan amount may not be greater than the student's or the co-signer's income.	Loan fees based on credit, repayment option and if co-signer is included. No repayment fee or prepayment penalty.	Up to 20 years based on loan amount. No payments required while student is enrolled at least half-time and during 6-month grace period.	May be used for past-due balances. Savings from every-day purchases can be designated to student's Education One loan payments through Upromise.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
GAP Education Loan (800) 242-1200	U.S. Bank Student Banking Division PO Box 64080 St. Paul, MN 55165-0080 usbank.com/ GAPAPP	Less than half-time allowed. Student may borrow without co-signer if he/she passes credit test. Freshman students with no credit MUST apply with co-signer.	Cost of education less financial aid. Those at 8% have restrictions borrowing. Aggregate Limit: \$100,000.	Yes	May apply on-line.	Check sent to school.	91-Day T-Bill + 2.5% = 4.03% during Interim; 91-Day T Bill + 3.25 % = 5.03% during Repayment. Variable quarterly. Rates as of 10/01/04.		4% reserve fee for best borrower. 8% for good borrower or one with little or no credit history.	Up to 15 years to repay. Standard repayment, a graduated option or an income-sensitive option. Principal deferred and interest accrued and capped during Interim Period. Monthly payment of P&I thereafter.	.50% interest rate reduction for ACH payments from bank account.
KEY ALTERNATIVE (800) KEY-LEND (539-5363)	Key Alternative Loan c/o GLHEC P.O. Box 182736 Columbus, OH 43218-2736 or GLHEC 4689 Hilton Corporate Drive Columbus, OH 43232-4152 key.com/educate	Enrolled at least half-time. Must be U.S. citizen, permanent resident or eligible non-citizen. Credit-worthy cosigner may be required.	Annual minimum = \$500. Annual Maximum = cost of education less financial aid. Aggregate maximum = \$100,000.	No	Full approvals obtained via On-line or Phone. Immediate results.	Check sent to school.	Loans with cosigner: 3-Month LIBOR plus 3.30%. Loans without cosigner: 3-Month LIBOR plus 3.85%. Rate varies and is adjusted quarterly.	None Loan eligibility based on credit worthiness alone.	None	Repayment begins 6 months after the student graduates or is no longer enrolled at least half-time. Maximum 20 year repayment.	Borrower and co-signer must meet credit criteria. Students with co-signers may request co-signer release from all obligations to repay after making 48 consecutive on-time monthly payments. Denied applicants may have application reconsidered. Students may apply up to 60 days after the end of the loan period to pay past due balances.
KEY CAREER LOAN (800) KEY-LEND (539-5363)	Key Education Resources 745 Atlantic Ave. Boston, MA 02111 key.com/career/loan	Eligible student enrolled half-time or less than half-time to full time, including weekend, evening, distance learning and continuing education. U.S. citizen, national or permanent resident.	Minimum loan: \$500. Maximum loan: \$15,000 plus \$3000 incidental. Aggregate loan limit is \$50,000.	No	Full approvals obtained via On-line Or Phone. Results may be available within 24 hours.	Check sent to school.	Immediate repayment option = 3-month LIBOR + 4.50%. Deferment option= LIBOR + 5.50%. Rate varies and is adjusted quarterly.		No application fees. Fees are variable depending on applicant's credit-worthiness and presence of a qualified co-applicant.	At the time of application, student borrower elects either immediate repayment or up to a 24 month one-time deferment. Maximum 15 year repayment.	Borrower and co-signer must meet credit criteria. Denied applicants may have their application re-considered.
EDUCAID SELECT LOAN (800) 338-2243	Educaid/Wachovia Educaid Select Loan PO Box 13667 Sacramento, CA 95853-3667	Students must apply with a co-signer unless they meet our 2-2-2 rule. 2 years of credit history, 2 years of current employment and 2 years of US residency.	\$45,000 annually. No aggregate Limit.	Yes	May apply on-line or by phone at (800) 338-2243 Option 1.	Check sent to school.	Prime Rate + 0% before repayment. Prime minus 0.50% during repayment with auto debit.	None	Zero origination fees.	Repayment begins 6 months after you graduate or drop below half-time enrollment. 20-25 years to repay. Make no payments while in school for up to 5 consecutive years or until graduation, whichever comes first.	May be used for prior academic period or years.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
Wells Fargo MedCap Loan (800) 658-3567	Wells Fargo P.O. Box 5185 Sioux Falls, SD 57117-5185 www.wellsfargo.com/student	Must be enrolled in an approved allopathic or osteopathic medical school, optometry, dentistry, podiatry, veterinary medicine, occupational therapy, physical therapy, physician's assistant, pharmacy, nursing, cardiac perfusion, cytotechnology, medical technology, nutrition, accelerated medical program, or other health-related programs offered by an approved medical school. Must have already applied for a Federal Stafford Loan. Must have established positive credit history. Must be a U.S. citizen, U.S. national or permanent resident without conditions. Must have a cosigner if students are permanent residents, first year undergrads, associate or nutrition students or don't meet credit requirement.	Annual Limit: Cost of attendance minus other financial aid. Aggregate loan limits (including all other education debt): \$235,000 for allopathic and osteopathic medicine and dentistry. \$180,000 for optometry, podiatry, physical therapy, physician's assistant, and pharmacy. \$100,000 for other disciplines.	Yes	Yes. Pre-approval on line or by phone.	Check sent to school.	The variable rate is: Cosigner optional: as low as 5.50% depending on the credit of the borrower and cosigner(s). Cosigner required: 7.00%.	None	None	Repayment begins: Up to 36 months after graduation for allopathic and osteopathic medicine. Up to six months after graduation for other eligible disciplines. 15 to 20 years to repay depending on academic program.	.50% interest rate reduction for automatic payment from a Wells Fargo checking or savings account. .25% interest rate reduction for automatic payment from a non-Wells Fargo checking or savings account. Co-signer may be released after 24 consecutive on-time monthly payments. .50% interest rate reduction after first consecutive 48 on-time payments.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
Wells Fargo Education Connection Loan (877) 255-2431	Wells Fargo EFS P.O. Box 5185 Sioux Falls, SD 57117-5185 www.wellsfargo.com/student	Full time, half time or less than half time. International students are eligible with a US citizen or Permanent Resident co-signer. This loan can be used for a past due balance or students not meeting Satisfactory Academic Progress.	Borrow between \$1,000 - \$25,000 per year. Cumulative maximum of \$100,000.	No	Yes 5 minute pre-approval can be done over the phone or online.	Check sent to school.	Based on Prime Rate. Rates are determined by the borrower's (and co-borrower's, if applicable) individual credit rating.	None	No Fees.	Tiered repayment schedule available. Maximum of 15 years to repay. The loan can be completely deferred for up to 5 years while the borrower is in school. No principal or interest payments are required.	.50% interest rate reduction for automatic payment from a Wells Fargo checking or savings account. .25% interest rate reduction for automatic payment from a non-Wells Fargo checking or savings account. Co-signer may be released after 24 consecutive on-time monthly payments. .50% interest rate reduction after first consecutive 48 on-time payments.
1 ST Student Financial Loan to Learn (888) APPLY-84 (277-5984)	1 ST Student Financial P.O. Box 35360 Colorado Springs, CO 80935-3536 www.1student.org	Must be a U.S. citizen or a permanent resident and of legal age in their state of residence. Must meet employment and income criteria. May apply with co-borrower if student does not meet criteria.	Annual: Minimum: \$3,000. Maximum: \$50,000. Cumulative Maximum: \$250,000.	No	Yes May apply on line or by phone and receive pre-approval in 3 minutes.	Check sent to student.	Variable; Prime + 0.0% to 7.9%.	\$15,000 Annual Income Requirement.	0% to 8%.	Interest payments begin immediately. Up to 20 years to repay. 6 month grace period.	May use for past years balances. Principal can be deferred up to 7 years after disbursement.
Bank of America PRIVATE LOAN For Undergraduate Students (800) 344-8382	Bank of America Student Banking Group P.O. Box 515210 L.A., CA 90051-6510 bankofamerica.com/studentbanking	Must be enrolled at least half-time in an eligible institution and making satisfactory academic progress. Must be U.S. citizen or permanent resident. Foreign students may apply with credit-worthy U.S. resident co-signer.	No Aggregate Limit.	Yes	May apply on-line or by phone at (800) 344-8382.	Check sent to school.	Based on quarterly average of 1-month LIBOR + 2.75%. Variable rate, adjusted quarterly. Interest capitalized once at repayment only.		No Fees.	6 month grace period Up to 20 years to repay, Flexible Options: 1) Pay principal and interest after disbursement. 2) Pay interest while in school and principal and interest after 6 month grace period. 3) Defer both principal and interest while in school and during 6 month grace period.	Borrower must meet credit-worthiness requirement. No prepayment penalty. .25% interest rate reduction with automated payments from your bank account. Forbearance available. Minimum monthly payment is \$50.
Signature Student Loan Offered through various lenders: Chase Bank One College Board/ College Credit	Sallie Mae P.O. Box 59030 Panama City, FL 37412-9030 salliemae.com	Must be a US Citizen or eligible permanent resident student enrolled at least half time and pursuing a degree. International students eligible with U.S. citizen or eligible permanent resident co-signer.	Annual: Cost of education less aid. Aggregate Max: None with cosigner. \$100,000 w/out co-signer.	Yes	Apply on-line and receive immediate credit decision at salliemae.com /signature	Check sent to school.	As low as Prime minus 0.25% when both student and cosigner are creditworthy. As low as Prime plus 0.50% when student or cosigner is creditworthy. Interest rate is variable.	No income requirement for student borrowers.	0% disbursement fee. 0% or 3% repayment fee, based on credit.	Up to 25 years, depending on loan balance. No payments required while enrolled at least half-time. Flexible repayment options available.	Cosigner release option. 24/7 online account access and bill payment through Manage Your Loans at salliemae.com . Loan may be used for past due balances. One bill for all your Sallie Mae loans.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
STUDENT EXCEL LOAN (800) 634-9308	Nellie Mae 50 Braintree Hill Park #300 Braintree, MA 02184-8753 nelliemae.com	Student or co-borrower must be a creditworthy U.S. citizen or eligible permanent resident. Co-borrower's monthly debt cannot exceed 45% of gross monthly income.	Cost of attendance less financial aid. Cumulative Limit: With co-borrower: no limit. Without co-borrower: \$150,000.	Yes	Yes, at (800) 634-9308 or apply on-line at nelliemae.com Results in minutes.	Up to four disbursements sent to school.	Monthly variable: Prime rate + 1.25% or Annual variable: Prime rate + 2.25%.		With a co-borrower: 0%. Without a co-borrower: 6%.	Students may defer principal and interest during school; pay only interest while in school or start paying principal and interest immediately. Repayment period can extend up to 20 years.	Co-borrowers may be released from their loan obligations after first 24 on-time payments of principal and interest.
TERI Guaranteed Undergraduate Loan (800) 255-TERI (255-8374)	TERI P.O. Box 312 Boston, MA 02117-0312 www.teri.org	Must be enrolled at least half-time in a degree or certificate program of study. International students may apply with U.S. citizen cosigner or permanent resident co-borrower. Applicant must be at least 18 years of age.	Loan Minimum-\$1000. Loan Maximum-Cost of attendance less financial aid.	Yes	Yes, at (800) 255-8374 or apply on-line at www.teri.org	Two even disbursements sent to school via paper check.	Interest rates vary by participating lenders. Visit www.teri.org to determine the best loan for you!	None, however requested loan amount cannot exceed annual income.	Fees as low as 0%. Visit www.teri.org to review participating lender fees.	Up to 25 years depending on loan amount. Borrowers can choose interest only, immediate repayment or deferment of principal and interest while enrolled at least half time. Up to 6 month grace period.	Applicants may borrow for past due balances with no time limit. Call TERI for details about current benefit offerings.
WELLS FARGO COLLEGIATE LOAN (800) 658-3567	Wells Fargo EFS P.O. Box 5185 Sioux Falls, SD 57117-5185 wellsfargo.com/student	Undergraduate student. Enrolled less than half time OK. Making satisfactory academic progress. International students may apply with a US citizen or Permanent Resident Co-signer.	Minimum = \$1000. Maximum = Cost of Education minus any other aid. Cumulative (including all educational debt) = \$120,000.	Yes	Yes Apply on line or phone.	Check sent to school.	Prime plus 0%, 1.5%, 3.5%, or 4.5%.	No annual income requirements.	No loan fees	Six month grace period. Repay loan with regular principal and interest up to 12 years.	.50% interest rate reduction for automatic payment from a Wells Fargo checking or savings account. .25% interest rate reduction for automatic payment from a non-Wells Fargo checking or savings account. Co-signer may be released after 24 consecutive on-time monthly payments. .50% interest rate reduction after first consecutive 48 on-time payments. Borrow for past due balance or previous semesters tuition.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
NO FEE Education Loan (800) 242-1200	U.S. Bank Student Banking Division PO Box 64080 St. Paul, MN 55165-0080 usbank.com/ NOFEEAPP	Less than half-time allowed. Student may borrow without co-signer if he/she passes credit test. Freshman students with no credit history MUST have a co-signer.	Cost of education less financial aid. Those at Prime + 3.95% have restrictions. Aggregate Limit: \$100,000.	Yes	May apply on-line.	Check sent to school.	Prime + 0% = 4.50%. Prime + 1.95% = 6.45%. Prime + 3.95% = 8.45%. Variable monthly. Rates as of 10/01/04.		No Fees	Up to 15 years to repay. Standard repayment, a graduated option or an income-sensitive option. Principal deferred and interest accrued and capped during Interim Period. Monthly payment of P&I thereafter.	.50% for ACH payments from bank account.

Loan Programs for Graduate Students

No specific deadline reported for these loans. Contact individual lenders for additional information.

If you apply directly to a lender, the USD Request Form for Non-Federal Loan Programs must still be submitted to USD for processing to start.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
ACADEMIC EDGE (866) 982-4352	Chela Financial 388 Market Street 12 th Floor San Francisco, CA 94111 chelastudentloans.org	Students with little or no credit should apply with credit-worthy co-borrower. Enrolled at least half-time. U.S. citizen or permanent resident alien. Eligible U.S. citizen or permanent resident co-borrower may apply on behalf of foreign students.	Minimum: \$2,500. Maximum: \$ 14,000 - \$ 20,000 annually depending on credit history.	No	May apply on-line or by phone. (866) 98-Chela (982-4352).	Check sent to borrower.	Based on 3-month LIBOR index. Adjusts quarterly. Interest rate reduction benefits for automatic deduction loan payments.		Guarantee fee assessed and deducted from loan amount based on credit history and repayment option chosen.	Two options: interest only and full deferral or 15 to 20 years to repay from date of entering repayment. Loan payments may be deferred up to 5 years while in-school.	Co-borrower release may be requested after 24 on-time consecutive payments.
ALTER-NATIVE STUDENT LOAN/MFCU (858) 546-2063	Mission Federal Credit Union missionfcu.org	Graduate students enrolled full to less than half-time. U.S. citizen or permanent resident alien. If borrower does not qualify, co-borrower will be considered for approval.	\$1,000 to \$35,000 per year.	Yes	May apply on-line or by phone (800) 500-6328. 24 hour approval.	Check sent to school.	Prime rate + 1.0% to Prime Rate + 5.75% (based on credit rating and loan type). Adjusts quarterly.		No application fee. 4.5% origination fee (\$30 minimum). No annual fee.	Standard and graduated repayment options available. Maximum to repay is 12 years with total term depending on loan amount. In-school deferment available.	Reduction of interest rate after 36 months if on-time payments and an additional .25% reduction if automatic withdrawal for payments is set up.
BUSINESS ACCESS LOAN (800) 282-1550	Access Group, Inc. 1411 Foulk Road P.O. Box 17162 Wilmington, DE 19850-7162 accessgroup.org	Graduate business student enrolled at least half-time. U.S. citizen or permanent resident or eligible non-citizen; must have valid U.S. Social Security number. Qualifying credit history. Cosigner option (with cosigner release feature) for borrowers who do not qualify for single-signature loan based on credit.	Minimum - \$1000. Annual maximum - Amount certified by the school. No aggregate maximum.	Yes	Yes Most loans receive instant credit decisions when applying online or by phone.	Check sent to school.	3-month LIBOR + 2.40% to 3.60% (depending on credit history) for borrowers with qualifying credit*. Interest varies quarterly. Payment of interest may be postponed while in school.	None	None	No payments while enrolled at least half time. Up to 20 years to repay. 9 month grace period. \$50 minimum monthly payment. No penalty for pre-payment. Flexible repayment plans. .50% interest rate reduction after the first 48 consecutive monthly payments are made on time. .25% interest rate reduction for payments made through auto debit.	*Borrowers who do not qualify based on credit history, citizenship or enrollment status may be eligible for alternative no-fee loan terms or programs.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
CHELA SCHOOL CERTIFIED (866) 552-4352	Chela Financial 388 Market Street 12 th Floor San Francisco, CA 94111 chelastudentloans.org	Students with little or no credit should apply with credit-worthy co-borrower. Enrolled at least half-time. U.S. citizen or permanent resident alien. Eligible U.S. citizen or permanent resident co-borrower may apply on behalf of foreign students.	Minimum: \$ 1,500. Maximum: Cost of education less other financial aid.	Yes	May apply on-line or by phone at (866) 55-Chela (552-4352).	Check sent to school.	Based on 3-month LIBOR index. Adjusts quarterly. Interest rate reduction benefits for automatic deduction loan payments.		Guarantee fee assessed and deducted from loan amount based on credit history and repayment option chosen.	Two options: interest only and full deferral or 15 to 20 years to repay from date of entering repayment. 60 day grace period. Loan payments may be deferred up to 5 years while in-school.	Co-borrower release may be requested after 24 on-time consecutive payments.
CITIASSIST (800) 967-2400	Citibank studentloan.com	Positive credit history of borrower and/or co-signer. Foreign students may apply with eligible U.S. citizen or permanent resident co-signer.	Cost of attendance less other aid. Maximum aggregate \$120,000.	Yes	May apply on-line or by phone at (800) 967-2400	Check sent to school.	Prime + .375% to Prime + 4% based on credit and cosigner.	No information required.	None	No payments while in school plus a 6 month grace.	Co-signer release option after 48 consecutive, on-time payments.
CLC CAMPUS DOOR (888) 771-3589	CLC Campus Door P.O. Box 277 Carlisle, PA 17013-9829 collegeloan.com	Enrolled at least half-time. U.S. citizen or eligible Non-citizen. If under 18, parent or sponsor becomes borrower.	\$2,000 minimum up to cost of education. \$120,000 aggregate limit.	Yes	On-line, fax, mail or phone at (800) 2College (226-5534).	Check sent to school.	Prime + 1%. Rate adjusts quarterly.	None	0-9% fees. No out-of-pocket necessary.	12 month grace period with up to 20 years to repay.	.25% interest rate reduction for auto-debit. Additional .25% after 48 on-time payments. May be used for past-due balances. Co-signer release option after 48 on-time payments.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
<p>COLLEGIATE LOAN</p> <p>(800) 658-3567</p>	<p>Wells Fargo EFS P.O. Box 5185 Sioux Falls, SD 57117-5185</p> <p>wellsfargo.com/ student</p>	<p>Enrolled less than half time OK. Making satisfactory academic progress.</p> <p>International students may apply with a US citizen or Permanent Resident Co-signer.</p>	<p>Minimum = \$1000 per year.</p> <p>Maximum = Cost of Education minus any other aid.</p> <p>Total Aggregate Limit = \$120,000.</p>	Yes	Yes Apply on line or phone.	Check sent to school.	Prime plus 0%, 1.5%, 3.5%, or 4.5%.	No annual income requirements.	No loan fees.	<p>Flexible repayment terms.</p> <p>Repay loan with regular principle and interest over 12 years.</p>	<p>.50% interest rate reduction for automatic payment from a Wells Fargo checking or savings account.</p> <p>.25% interest rate reduction for automatic payment from a non-Wells Fargo checking or savings account.</p> <p>Co-signer may be released after 24 consecutive on-time monthly payments.</p> <p>.50% interest rate reduction after first consecutive 48 on-time payments.</p>
<p>COMP-REHENSIVE ACCESS LOAN</p> <p>(800) 282-1550</p>	<p>Access Group, Inc. 1411 Foulk Road P.O. Box 17162 Wilmington, DE 19850-7162</p> <p>accessgroup.org</p>	<p>Undergraduate student enrolled part time or full time in any enrollment category OR students enrolled in continuing education and certificate programs OR international students with qualifying U.S. credit history. Valid U.S. SSN. Qualifying credit history. Co-signer option for those who do not qualify on their own because of credit.</p>	<p>Minimum - \$1000.</p> <p>Annual maximum – Up to amount certified by the school. Lifetime maximum-None.</p>	Yes	Yes Instant credit decisions when applying online or by phone.	Check sent to school.	<p>3-month LIBOR + 2.40% or 3.60% for borrowers with qualifying credit.</p> <p>Interest may be postponed while student is in school.</p>	None	None	<p>Repayment begins 9 months after cessation of enrollment, subject to 10-year limit, when all loans enter repayment simultaneously. Up to 20 years to repay. \$50 minimum monthly payment. No penalty for prepayment, to reduce cost, borrowers may customize the repayment period from 0 to 20 years, as long as minimum payment is at \$50. Payment incentives available to reduce interest rate by up to .075%.</p>	<p>Applicants must earn a minimum credit score and have 3 years of established U.S. credit history in own name, including at least 4 non-student loan accounts, one open for at least 36 months. Applicants who do not qualify based on credit may be eligible to apply with a credit worthy cosigner.</p>

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
Wells Fargo Education Connection Loan (877) 255-2431	Wells Fargo EFS P.O. Box 5185 Sioux Falls, SD 57117-5185 www.wellsfargo.com/student	Full time, half time or less than half time. International students are eligible with a US citizen or Permanent Resident co-signer. This loan can be used for a past due balance or students not meeting Satisfactory Academic Progress.	Borrow between \$1,000 - \$25,000 per year. Cumulative maximum of \$100,000.	No	Yes 5 minute pre-approval can be done over the phone or online.	Check sent to school.	Based on Prime Rate. Rates are determined by the borrower's (and co-borrower's, if applicable) individual credit rating.	None	No Fees	Tiered repayment schedule available. Maximum of 15 years to repay. The loan can be completely deferred for up to 5 years while the borrower is in school. No principal or interest payments are required.	.50% interest rate reduction for automatic payment from a Wells Fargo checking or savings account. .25% interest rate reduction for automatic payment from a non-Wells Fargo checking or savings account. Co-signer may be released after 24 consecutive on-time monthly payments. .50% interest rate reduction after first consecutive 48 on-time payments.
EDUCATION ONE COLLEGE LOAN for Graduate/ Professional Students (888) 661-8663	BANK ONE educationone.com	Students may be part-time or full-time. Non-citizens and students who do not meet employment, income or credit guidelines may apply with an eligible U.S. co-signer. Loan can cover past due balances or computer.	\$1,500 - \$30,000 annually, based on COA. \$130,000 cumulative maximum.	No	Yes. By phone at (888) 661-8663 or on-line at educationone.com	Check sent to borrower.	Quarterly average of the one-month LIBOR plus a margin of 4.65% or 4.95%, based on loan program; or plus 7.25% based on credit.	No minimum income amount required but generally the loan amount may not be greater than the student's or the co-signer's income.	Loan fees based on credit, repayment option and if co-signer is included. No repayment fee or pre-payment penalty.	Up to 20 years based on loan amount. No payments required while student is enrolled at least half-time and during 6-month grace period.	May be used for past-due balances. Savings from every-day purchases can be designated to student's Education One loan payments through Upromise.
GAP Education Loan (800) 242-1200	U.S. Bank Student Banking Division PO Box 64080 St. Paul, MN 55165-0080 usbank.com/ GAPAPP	Less than half-time allowed. Student may borrow without co-signer if he/she passes credit test.	Cost of education less financial aid. Those at 8% have restrictions borrowing. Aggregate Limit: \$100,000.	Yes	May apply on-line.	Check sent to school.	91-Day T-Bill + 2.5% = 4.03% during Interim; 91-Day T Bill + 3.25% = 5.03% during Repayment. Variable quarterly. Rates as of 10/01/04.		4% reserve fee for best borrower. 8% for good borrower or one with little or no credit history.	Up to 15 years to repay. Standard repayment, a graduated option or an income-sensitive option. Principal deferred and interest accrued and capped during Interim Period. Monthly payment of P&I thereafter.	-.50% for ACH payments from bank account.
GRADCASH (866) 820-8542	MOHELA CASHLoans P.O. Box 4309 Chesterfield, Missouri 63006-4309 cashloan@mohela.com	Student borrower must be at least 18 years old. Must be U.S. citizen. Co-signer required if applicant has less than 2 years credit history or does not meet credit requirements.	Annual limit = cost minus aid. \$ 60,000 aggregate limit.	Yes	Apply on-line.	Check sent to school.	Prime + 0-2% depending on credit rating and presence of co-signer.	Student must have good credit or a co-signer. No income requirement.	\$50 loan origination fee.	Repayment begins 6 months after you graduate or cease to be at least a half-time student.	Co-signer release available with 24 consecutive payments.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
GRADUATE ACCESS LOAN (800) 282-1550	Access Group, Inc. 1411 Foulk Road P.O. Box 17162 Wilmington, DE 19850-7162 accessgroup.org	Graduate student enrolled at least half-time. U.S. citizen or permanent resident or eligible non-citizen. Valid U.S. Social Security number Cosigner option.	Minimum - \$1000. Annual maximum - Amount certified by the school. No aggregate maximum.	Yes	Yes Most loans receive instant credit decisions when applying online or by phone.	Check sent to school.	3-month LIBOR + 2.40% to 3.60% (depending on credit history) for borrowers with qualifying credit*. Interest varies quarterly. Payment of interest may be postponed while in school.	None	None	No payments while enrolled at least half time. Up to 20 years to repay. 9 month grace period. \$50 minimum monthly payment. No penalty for pre-payment. Flexible repayment plans. .50% interest rate reduction after the first 48 consecutive monthly payments are made on time. .25% interest rate reduction for payments made through auto debit.	*Borrowers who do not qualify based on credit history, citizenship or enrollment status may be eligible for alternative no-fee loan terms or programs.
GRAD EXCEL (800) 634-9308	Nellie Mae 50 Braintree Hill Park #300 Braintree, MA 02184-8753 nelliemae.com	Students or co-borrower must be a creditworthy U.S. citizen or permanent resident enrolled at least half-time. Co-borrower's monthly debt cannot exceed 45% of gross monthly income.	Cost of attendance less financial aid.	Yes	Yes at (800) 634-9308 Apply on-line at nelliemae.com Results in minutes.	Up to four disbursements sent to school.	Monthly variable: Prime + 1% or Annual variable: Prime rate + 2.25%.		With a co-borrower: 0%. Without a co-borrower: 6%.	Students may defer principal and interest during school, pay only interest while in school, or start paying principal and interest immediately. Repayment period can extend up to 20 years.	Co-borrowers may be released from their loan obligations after 24 on-time payments of principal and interest.
GRADUATE Education Loan	U.S. Bank Student Banking Division PO Box 64080 St. Paul, MN 55165-0080 usbank.com/ GRADAPP	Less than half-time allowed. Student may borrow without co-signer if he/she passes credit test.	Cost of education less financial aid. \$100,000 Aggregate Limit.	Yes	May apply on-line.	Check sent to school.	Prime + 0% = 4.50%. Variable monthly. Rate as of 10/01/04. 4% Reserve Fee for best borrower. 9% Reserve Fee for good borrower.		4% reserve fee for best borrower. 9% for good borrower or one with little or no credit history.	Up to 15 years to repay. Standard repayment a graduated option or income-sensitive option. Principal deferred and interest accrued and capped during Interim Period. Monthly payment of P&I thereafter.	-.50% for ACH payments from bank account.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
<p>KEY ALTERNATIVE</p> <p>(800) KEY-LEND (539-5363)</p>	<p>Key Alternative Loan c/o GLHEC P.O. Box 182736 Columbus, OH 43218-2736 or GLHEC 4689 Hilton Corporate Drive Columbus, OH 43232-4152</p> <p>key.com/educate</p>	<p>Graduate enrolled at least half-time.</p> <p>Must be U.S. citizen, permanent resident or eligible non-citizen.</p> <p>Credit-worthy cosigner may be required.</p>	<p>Annual minimum = \$500. Annual Maximum = cost of education less financial aid.</p> <p>Aggregate maximum = \$100,000.</p>	No	<p>Full approvals obtained via On-line or Phone.</p> <p>Immediate results.</p>	<p>Check sent to school.</p>	<p>Loans with cosigner: 3-Month LIBOR plus 3.30%. Loans without cosigner: 3-Month LIBOR plus 3.85%.</p> <p>Rate varies and is adjusted quarterly.</p>	None Loan eligibility based on credit worthiness alone.	None	<p>Repayment begins 6 months after the student graduates or he is no longer enrolled at least half-time.</p> <p>Maximum 20 years.</p>	<p>Borrower and co-signer must meet credit criteria. Students with co-signers may request co-signer release from all obligations to repay after making 48 consecutive on-time monthly payments. Denied applicants may have application reconsidered. Students may apply up to 60 days after the end of the loan period to pay past due balances.</p>
<p>KEY CAREER LOAN</p> <p>(800) KEY-LEND (539-5363)</p>	<p>Key Education Resources 745 Atlantic Ave. Boston, MA 02111</p> <p>key.com/career/loan</p>	<p>Eligible student enrolled half-time or less than half-time to full time, including weekend, evening, distance learning and continuing education. U.S. citizen, national or permanent resident.</p>	<p>Minimum loan - \$500. Maximum loan - \$15,000 plus \$3000 incidental.</p> <p>Aggregate loan limit is \$50,000.</p>	No	<p>Full approvals obtained via On-line Or Phone.</p> <p>Results may be available within 24 hours.</p>	<p>Check sent to school.</p>	<p>Immediate payback option: 3-month LIBOR + 4.50%. Deferment option: LIBOR + 5.50%.</p>	No application fees. Fees are variable depending on applicant's creditworthiness and presence of a qualified co-applicant.	<p>At the time of application, student borrower elects either immediate repayment or up to a 24 month one-time deferment.</p> <p>Maximum 15 years.</p>	<p>Borrower and co-signer must meet credit criteria. Denied applicants may have their application reconsidered.</p>	

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
<p>MBA LOANS Private Loan Sponsored by the Graduate Management Admissions Council</p> <p>(888) 2-SCHOOL</p> <p>Offered through various lenders:</p> <p>Chase</p> <p>Bank One</p>	<p>Sallie Mae Servicing Corporation P.O. Box 59030 Panama City, FL 32412-9030</p> <p>salliemae.com/mbaloans</p>	<p>Foreign students may apply with a creditworthy, U.S. citizen or permanent resident co-borrower.</p>	<p>Cost of education less financial aid.</p> <p>No aggregate limit with co-borrower.</p> <p>\$ 175,000 aggregate limit without co-borrower.</p>	Yes	<p>Apply on-line and receive immediate credit decision at www.salliemae.com/mbaloans.com</p>	Check sent to school.	<p>As low as prime minus 0.50% when both student and cosigner are creditworthy.</p> <p>As low as Prime plus 0.25% when student or cosigner is creditworthy.</p> <p>Interest rate is variable.</p>	No annual income requirement for student borrower.	<p>0% disbursement fees.</p> <p>0% repayment fees when student and cosigner are both creditworthy.</p>	<p>Up to 25 years depending on loan balance.</p> <p>No payments required while enrolled at least half-time.</p> <p>Flexible repayment options available.</p>	<p>Co-signer release option.</p> <p>24/7 on-line account access and bill payment through Manage Your Loans at www.salliemae.com</p> <p>One bill for all your Sallie Mae loans.</p>
<p>1ST Student Financial Loan to Learn</p> <p>(888) APPLY-84 (277-5984)</p>	<p>1ST Student Financial P.O. Box 35360 Colorado Springs, CO 80935-3536</p> <p>www.1student.org</p>	<p>Must be a U.S. citizen or a permanent resident and of legal age in their state of residence.</p> <p>Must meet employment and income criteria.</p> <p>May apply with co-borrower if student does not meet criteria.</p>	<p>Annual: Minimum: \$3,000.</p> <p>Maximum: \$50,000.</p> <p>Cumulative Maximum: \$250,000.</p>	No	<p>Yes</p> <p>May apply online or by phone and receive pre-approval in 3 minutes.</p>	Check sent to student.	<p>Variable;</p> <p>Prime + 0.0% to 7.9%.</p>	\$15,000 Annual Income Requirement.	<p>0% To 8%</p>	<p>Interest payments begin immediately.</p> <p>Up to 20 years to repay.</p> <p>6 month grace period.</p>	<p>May use for past years balances.</p> <p>Principal can be deferred up to 7 years after disbursement.</p>

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
NO FEE Education Loan (800) 242-1200	U.S. Bank Student Banking Division PO Box 64080 St. Paul, MN 55165-0080 usbank.com/NOFEEAPP	Less than half-time allowed. Student may borrow without co-signer if he/she passes credit test. Freshman students with no credit history MUST have a co-signer.	Cost of education less financial aid. Those at Prime + 3.95% have restrictions. Aggregate Limit: \$100,000.	Yes	May apply on-line.	Check sent to school.	Prime + 0% = 4.50%. Prime + 1.95% = 6.45%. Prime + 3.95 % = 8.45%. Variable monthly. Rates as of 10/01/04.		No fees	Up to 15 years to repay. Standard repayment, a graduated option or an income-sensitive option. Principal deferred and interest accrued and capped during Interim Period. Monthly payment of P&I thereafter.	-50% for ACH payments from bank account.
Wells Fargo MedCap Loan (800) 658-3567	Wells Fargo P.O. Box 5185 Sioux Falls, SD 57117-5185 www.wellsfargo.com/student	Must be enrolled in an approved allopathic or osteopathic medical school, optometry, dentistry, podiatry, veterinary medicine, occupational therapy, physical therapy, physician's assistant, pharmacy, nursing, cardiac perfusion, cytotechnology, medical technology, nutrition, accelerated medical program, or other health-related programs offered by an approved medical school. Must have already applied for a Federal Stafford Loan. Must have established positive credit history. Must be a U.S. citizen, U.S. national or permanent resident without conditions. Must have a cosigner if student is permanent resident or nutrition student or doesn't meet credit requirement.	Annual Limit: Cost of attendance minus other financial aid. Aggregate loan limits (including all other education debt): \$235,000 for allopathic and osteopathic medicine and dentistry. \$180,000 for optometry, podiatry, physical therapy, physician's assistant, and pharmacy. \$100,000 for other disciplines.	Yes	Yes. Pre-approval on-line or by phone.	Check sent to school.	The variable rate is: Cosigner optional: as low as 5.50% depending on the credit of the borrower and cosigner(s). Cosigner required: 7.00%.	None	None	Repayment begins: Up to 36 months after graduation for allopathic and osteopathic medicine. Up to six months after graduation for other eligible disciplines. 15 to 20 years to repay depending on academic program.	.50% interest rate reduction for automatic payment from a Wells Fargo checking or savings account. .25% interest rate reduction for automatic payment from a non-Wells Fargo checking or savings account. Co-signer may be released after 24 consecutive on-time monthly payments. .50% interest rate reduction after first consecutive 48 on-time payments.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
Bank of America PRIVATE LOAN (800) 344-8382	Bank of America Student Banking Group P.O. Box 515210 L.A., CA 90051-6510 bankofamerica.com/ student banking	Must be enrolled at least half-time in an eligible institution and making satisfactory academic progress. Must be U.S. citizen or permanent resident. Foreign students may apply with creditworthy co-signer.	No Aggregate Limit.	Yes	May apply on-line or by phone at (800) 344-8382.	Check sent to school.	Based on quarterly average of 1-month LIBOR + 2.75%. Variable rate, adjusted quarterly. Interest capitalized once at repayment only.		No Fees.	6 month grace period. Up to 20 years to repay, Flexible Options: 1) Pay principal and interest after disbursement. 2) Pay interest while in school and principal and interest after 6 month grace period. 3) Defer both principal and interest while in school and during 6 month grace period.	Borrower must meet credit worthiness requirement. No prepayment penalty. .50% interest rate reduction with automated payments from your Wells Fargo bank account. Forbearance available. Minimum monthly payment is \$50.
SIGNATURE STUDENT LOAN Offered through various lenders: Chase Bank One College Board/ College Credit	Sallie Mae P.O. Box 59030 Panama City, FL 37412-9030 salliemae.com	Must be a US Citizen or eligible permanent resident student enrolled at least half time and pursuing a degree. International students eligible with U.S. citizen or eligible permanent resident co-signer.	Annual: Cost of education less aid. Aggregate Max: None with cosigner. \$100,000 w/out co-signer.	Yes	Apply on-line and receive immediate credit decision at salliemae.com/ signature	Check sent to school.	As low as Prime minus 0.25% when both student and cosigner are creditworthy. As low as Prime plus 0.50% when student or cosigner is creditworthy. Interest rate is variable.	No income requirement for student borrowers.	0% disbursement fee. 0% or 3% repayment fee, based on credit.	Up to 25 years, depending on loan balance. No payments required while enrolled at least half-time. Flexible repayment options available.	Cosigner release option. 24/7 online account access and bill payment through Manage Your Loans at salliemae.com May be used for past due balances. One bill for all your Sallie Mae loans.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
EDUCAID SELECT LOAN (800) 338-2243	Educaid/Wachovia Educaid Select Loan PO Box 13667 Sacramento, CA 95853-3667	Students must apply with a co-signer unless they meet our 2-2-2 rule. 2 years of credit history, 2 years of current employment and 2 years of US residency.	\$45,000 annually. No aggregate Limit.	Yes	May apply on-line or by phone at (800) 338-2243 Option 1.	Check sent to school.	Prime Rate + 0% before repayment. Prime minus 0.50% during repayment with auto debit.	None	Zero origination fees.	Repayment begins 6 months after you graduate or drop below half-time enrollment. 20-25 years to repay. Make no payments while in school for up to 5 consecutive years or until graduation, whichever comes first.	Use funds for prior academic period or years.
TERi Guaranteed Graduate Loan (800) 255-TERI (255-8374)	TERi P.O. Box 312 Boston, MA 02117-0312 www.teri.org	Must be enrolled at least half-time in a degree or certificate program of study. International students may apply with/U.S. citizen cosigner or permanent resident co-borrower. Applicant must be at least 18 years of age.	Loan Minimum-\$1000. Loan Maximum-Cost of attendance less financial aid.	Yes	Yes, At (800) 255-8374 or apply on-line at www.teri.org	Two even disbursements sent to school via paper check.	Interest rates vary by participating lenders. Visit www.teri.org to determine the best loan for you	None; however, requested loan amount cannot exceed annual income.	Fees as low as 0%. Visit www.teri.org to review participating lender fees.	Up to 25 years depending on loan amount. Borrowers can choose interest only, immediate repayment or deferment of principal and interest while enrolled at least half time. Up to 6 month grace period.	Applicants may borrow for past due balances with no time limit. Call TERi for details about current benefit offerings.
WELLS FARGO Graduate Loan (800) 658-3567	Wells Fargo EFS P.O. Box 5185 Sioux Falls, SD 57117-5185 wellsfargo.com/student	Graduate student. Less than half-time allowed. Making satisfactory academic progress. International students may apply with a U.S. citizen or permanent resident co-signer.	Minimum = \$1000. Maximum = Cost of Education minus any other aid. Cumulative (including all educational debt) = \$180,000 for MBA and Law students. \$120,000 for other fields of study.	Yes	Yes Apply on line or phone.	Check sent to school.	Prime plus 0%, 1.5%, 2.5%, or 3.5%.		No loan fees.	Six month grace period. Repay loan with regular principal and interest up to 15 years.	.50% interest rate reduction for automatic payment from a Wells Fargo checking or savings account. .25% interest rate reduction for automatic payment from a non-Wells Fargo checking or savings account. Co-signer may be released after 24 consecutive on-time monthly payments. .50% interest rate reduction after first consecutive 48 on-time payments.

Alternate Loan Programs Loan Programs for Parents/Sponsors

No specific deadline reported for these loans. Contact individual lenders for additional information.

If you apply directly to a lender, the USD Request Form for Non-Federal Loan Programs must still be submitted to USD for processing to start.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
CLC CAMPUS DOOR Sponsor Loan (888) 771-3589	CLC Campus Door P.O. Box 277 Carlisle, PA 17013-9829 collegeloan.com	Student is not the borrower. Student must be an undergraduate student enrolled at least half-time. U.S. citizen or eligible non-citizen. Anyone can borrow on the student's behalf.	\$2,000 minimum up to cost of education. \$120,000 aggregate limit.	Yes	On-line, fax, mail or phone.	Check sent to school.	Prime + 1%. Rate adjusts quarterly.		0-7% fees. No out-of-pocket necessary.	12 month grace period with up to 20 years to repay.	.25% interest rate reduction for auto-debit. Additional .25% after 48 on-time payments.
EXCEL LOAN (800) 634-9308	Nellie Mae 50 Braintree Hill Park #300 Braintree, MA 02184-8753 nelliemae.com	Usually a parent or other full time employed person. Borrower must be U.S. citizen or eligible permanent resident. Borrower must be credit-worthy. Borrower's monthly debts cannot exceed 45% of gross monthly income.	Cost of attendance less financial aid.	Yes	Yes (800) 634-9308 Apply on-line at www.nelliemae.com Results in minutes.	Up to 4 disbursements sent to school.	Monthly variable: Prime rate + 1% (or lower). Annual variable: Prime + 2.25%.	Borrowers must have minimum annual income of \$15,000.	7% guarantee fee.	Borrower can make either interest only payments while student is in school, or principal and interest payments immediately. Repayment period is up to 20 years.	
KEY ACHIEVER LOAN (800) KEY-LEND (539-5363)	Key Education Resources 745 Atlantic Avenue Boston, MA 02111 Or P.O. Box 9569 Boston, MA 02205-9569 key.com/educate	Credit-worthy PARENT or SPONSOR on behalf of an enrolled student. Applicant or co-signer must be U.S. citizen, National or Permanent Resident or eligible non-citizen.	Minimum Loan - \$2000. Maximum Annual Loan Limit – Total cost of education less financial aid received. Aggregate Loan Limit – None.	No	Full approvals obtained via online or by phone. Results may be available within 24 hours.	Check sent to school.	Tied to 3 month LIBOR plus 3.85%. Rate varies and is adjusted quarterly.	None	No application fee. Guarantee fee - 2% added to each disbursement.	First payment due within 15-45 days after first disbursement depending on actual date of disbursement. Maximum 20 years.	Borrower and Co-signer, when present, must meet credit criteria. Denied applicants may have their application reconsidered.

Program Name and Telephone Number	Address	Eligible Borrower	Loan Limits	School Must Certify	Pre-approval by phone or on-line	Disbursement	Interest Rate	Annual Income Requirement	Fees	Repayment	Other
SPONSORED ACCESS LOAN (800) 282-1550	Access Group, Inc. 1411 Foulk Road P.O. Box 17162 Wilmington, DE 19850-7162 accessgroup.org	Sponsor is borrower, not student. Must have valid U.S. Social Security number. Must be U.S. national or eligible noncitizen. No cosigner option.	Minimum - \$1,000. Annual Maximum-amount certified by school. Aggregate Maximum – none.	Yes	Yes, most loans receive instant credit decisions when applying on-line or by phone.	Check sent to school.	3 month LIBOR + 2.40% or 3.60%. Interest may be postponed while in school.	None	None	Loan does not enter repayment until student on whose behalf the loan was borrowed graduates from or is no longer enrolled, subject to a five-year maximum. A nine month grace period follows the in-school period before the first payment is due, unless the five-year maximum has already been reached.	Up to 20 years to repay. \$50 minimum monthly payment. No penalty for prepayment, to reduce costs, borrowers may customize the repayment period from 0 to 20 years, as long as minimum payment is at least \$50. Sponsor must earn a minimum credit score and have 3 years of established U.S. credit history in own name, including at least 4 non-student-loan accounts, one open for at least 36 months. Payment incentives available.