

Alternative Loan Fact Sheet for Graduate Students



Loan Program	CitiAssist® Loan	Sallie Mae Signature Loan	Campus Door Private Loans	TERI Alternative Loan	US Bank Graduate Education Loan	Wells Fargo Collegiate Loan
Loan Servicer	Citibank	Sallie Mae	Campus Door	TERI	Great Lakes	Wells Fargo Bank
Phone	(800) 967-2400	(800) 695-3317	(800) 786-0002	(800) 255-8374	(800) 242-1200	(800) 658-3567
Website	Apply and sign online at studentloan.com/schools/nnu	Apply and sign online at www.Chase.StudentLoans@salliemae.com	Apply and sign online at www.campusdoor.com	Apply and sign online at www.teri.org	Apply and sign online at www.usbank.com/studentloans	Apply and sign online at www.wellsfargo.com
Borrower	Student and/or creditworthy co-signer	Student and/or creditworthy co-signer	Student and/or creditworthy co-signer	Student and/or creditworthy co-signer	Student and/or creditworthy co-signer	Student and/or creditworthy co-signer
Eligibility of Borrower or Co-signer	<ul style="list-style-type: none"> Flexible credit evaluation guidelines Positive credit history U.S. citizen or permanent resident International students may apply with an eligible U.S. citizen or permanent resident co-signer At least 18 years of age May be enrolled less than half-time, half-time or full-time status 	<ul style="list-style-type: none"> U.S. citizen or permanent resident At least half-time enrollment at an approved degree-granting school At least 18 years of age Positive credit history 	<ul style="list-style-type: none"> Enrolled in an eligible institution at least half-time At least 18 years of age U.S. citizen or eligible non-citizen Established positive credit history 	<ul style="list-style-type: none"> Students enrolled at least half-time at TERI approved school and making satisfactory academic progress U.S. citizen or permanent resident At least 18 years of age Sufficient current income to meet criteria A stable resident and employment history 	<ul style="list-style-type: none"> Students enrolled in eligible 4 year school or graduate program, less than half-time, half-time or full-time U.S. citizen or permanent resident Creditworthy 	<ul style="list-style-type: none"> Students enrolled less than half-time, half-time or full-time at eligible school Have established, positive credit history and income stability sufficient to meet debt obligations, or a cosigner who does, and are U.S. citizens, permanent residents, or international students who are temporary residents. For permanent and temporary residents, a U.S. citizen or permanent resident cosigner is required
Annual Limits: Maximum	Cost of attendance less financial aid	Cost of attendance less financial aid	Cost of attendance less financial aid	Graduate: Creditworthy: \$45,000 Credit ready: \$20,000	Cost of attendance less financial aid	\$25,000
Annual Limits: Minimum	None	\$500	\$2,000	\$1,000	\$1,000	\$1,000
Aggregate Limit	Graduate: \$150,000	Graduate: \$150,000	Graduate: \$90,000	Graduate: Creditworthy: None Credit ready: \$120,000	\$100,000	\$100,000
Interest Rate	Excellent: Prime + 0.375% Good: Prime + 1.00% or 2.00% Fair: Prime + 3.00% or 4.00%* Based on credit review and co-signer presence	Prime + 0.00% to Prime + 8.00% based on borrower or co-signer credit rating	Prime + 1.00%	Graduate: Creditworthy: LIBOR + 3.15% Credit ready: LIBOR + 3.85%	Prime + 0.00%	Prime + 0.00% to Prime + 6.00% dependent on credit rating
Loan Fees	None	Origination: 0.00% to 6.00% Repayment: 0.00% co-signed 3.00% non-co-signed	0.00% to 7.00%	Disbursement and Repayment: 5.00% to 10.50% based on credit score and repayment option	4.00% to 9.00% depending on credit history	None
Repayment Period	Graduate: up to 15 years	15 - 25 years	20 years	Up to 25 years based on loan amount	15 years	12 years
Grace Period	6 months	6 months	Up to 12 months after graduation or up to 6 months after student is no longer enrolled at least half-time	6 months	6 months	6 months
Discounts and Benefits	<ul style="list-style-type: none"> 0.25% Citibank E-Z Pay interest rate reduction for borrowers who have payments automatically deducted from a bank account. Additional 0.50% interest rate reduction with CitiExtras® Savings when you make your first 48 consecutive monthly payments on time. Co-signer release is available. Loans can be certified for balances incurred within the last 12 months. Internet Online Services including the ability to complete and sign a loan application online, make payments and service your account online. 	<ul style="list-style-type: none"> No pre-payment penalty. Co-signer release option after 24 consecutive payments. 	<ul style="list-style-type: none"> 0.25% interest rate reduction for auto debit. 0.25% interest rate reduction for 48 on-time monthly payments. Cosigner release option after making 48 on-time monthly payments. No prepayment penalty. 	<ul style="list-style-type: none"> Borrow for past due balances owed to school. Three repayment options, see lender for details. Co-signer release option available. 	<ul style="list-style-type: none"> 0.25% interest rate reduction for auto-debit. 0.25% additional interest rate reduction for auto-debit from U.S. Bank account. 	<ul style="list-style-type: none"> 0.50% interest rate reduction for 48 consecutive on-time monthly payments. 0.50% interest rate reduction for loan payments automatically deducted from a Wells Fargo bank account. 0.25% interest rate reduction for loan payments automatically deducted from a non-Wells Fargo bank account. Co-signer release option available after 24 consecutive payments.

*See APR example chart on reverse side.

Information printed in this document was gathered from publicly available sources and is believed to be correct as of this printing. It is intended for use as an approximate guide for comparison purposes only. To ensure fully informed borrowing, you should refer directly to each lender's loan application and promissory note for exact information regarding terms, assumptions, conditions, eligibility, definitions and **Annual Percentage Rate (APR)**.

Borrowers must receive their statements electronically to be eligible for Citibank E-Z Pay rate discount. Interest rate reductions and other benefits terminate upon loan delinquency or default. You must continue to make your monthly payments by the scheduled payment due date to retain the applicable benefit. We reserve the right to modify or discontinue benefit programs at any time without notice. Program changes will not affect loans that were eligible for benefits prior to the time of the change. Visit studentloan.com for other terms and conditions that may apply to your benefits.

Graduate (APR) Example: Each APR example is based on borrowing an \$8,000 graduate loan with a 27-month deferral period followed by a 180-month repayment. The Prime Rate is assumed to be constant at 5.50%.

The interest rate may vary and is indexed to the Prime Rate as published in *The Wall Street Journal*. Actual APRs may change over time. As of April 1, 2005, the published Prime Rate was 5.50%. The APR will increase if the Prime Rate increases and would result in higher monthly payments, an increase in the number of scheduled payments, or both.

