

ALTERNATIVE LOAN PROGRAMS AVAILABLE TO FOREIGN STUDENTS
(Must apply with a credit-worthy co-borrower who is a U.S. citizen or permanent resident)

Eligibility	Bank/Max Loan Amt.	Interest Rate	Fees	* Repayment Benefits	Online Options / In-School Deferment	Phone
Undergraduates (U) Graduates (G) Nondegree Full time Half time Less than half time	CITIASSIST CitiBank Costs less financial aid Aggregate = \$120,000 U \$150,000 G	<u>Credit Score</u> Cosigner Excellent = Prime + 0.375% Good = Prime + 1% Fair = Prime + 3%	0%	- E-Z Pay 0.25% Interest Rate Reduction for auto-debit repayment - Citi Extras 0.50% (after 48 monthly on-time payments)	studentloan.com (Application and Promissory Note can be completed online using electronic signature. Income documentation may be required prior to final loan approval.) Deferment = U – must be enrolled half time or more. 78 months max. Deferment = G – must be enrolled half time or more. 54 months max.	800-745-5473 No loan pre-approval by phone
Undergraduates Graduates At least half time	Signature Student Loan Bank One Chase Fifth Third Bank Student Loan Funding Costs less financial aid Aggregate = \$100,000	<u>Credit Score</u> Cosigner Excellent = Prime + 0% Good = Prime + 1% Fair = Prime + 4%	<u>Credit Score</u> Cosigner Excellent = None Good = 3% Fair = 9%	None	Application can be completed using Signature Express online. Income documentation may be required prior to final loan approval. - salliemae.com/signature/bankone - salliemae.com/signature/chase - salliemae.com/signature/fifththird - salliemae.com/signature/slf Deferment = Must be enrolled half time or more.	800-695-3317 Loan pre-approval by phone
Undergraduates Graduates Full time Half time Less than half time	GAP Education Loan U.S. Bank Annual loan max varies with credit Aggregate = \$100,000	- In-School Deferment Period = 91 Day Treasury Bill Rate + 2.5% - Out-of-School Repayment Period = 91 Day Treasury Bill Rate + 3.5%	4% or 8% depending upon credit	0.25% Interest Rate Reduction for auto-debit repayment	usbank.com/studentloans (Online preapproval can be obtained and if approved a Promissory Note will be mailed to student for signature.) Deferment = Must be enrolled half time or more. 90 months max.	800-233-7824 No loan pre-approval by phone
Undergraduates Graduates Full time Half time Less than half time	No Fee Education Loan U.S. Bank Annual loan max varies with credit Aggregate = \$100,000	Prime + 0%, 1.59%, or 3.95% depending on credit	None	0.25% Interest Rate Reduction for auto-debit repayment	usbank.com/studentloans (Online preapproval can be obtained and if approved a Promissory Note will be mailed to student for signature.) Deferment = Must be enrolled half time or more. 90 months max.	800-233-7824 No loan pre-approval by phone
Undergraduates Graduates At least half time	Select Loan Educaid/Wachovia Annual Max = \$45,000 Min = \$500 No Aggregate	Prime + 0%	None	0.25% Interest Rate Reduction for auto-debit repayment	educaid.com/selectloan.htm (Preapproval can be obtained online and if approved a Promissory Note can be completed online using an electronic signature. Income documentation may be required prior to final loan approval.) Deferment = Must be enrolled half time or more. Maximum 60 months.	800-338-2243 Loan pre-approval by phone
Undergraduates Graduates Full time Half time Less than half time	Teri Educational Loan Costs less financial aid	Varies with each bank	Varies with each bank and credit worthiness of borrower/co-borrower	Varies with each bank	teri.org/lp.html (Student may either apply online and if approved a Promissory Note can be printed, or a paper application can be mailed to the student.) Deferment = Must be enrolled half time or more.	800-255-8374 Loan pre-approval by phone
Undergraduates Graduates At least half time	International Student Loan Program Annual Max = \$45,000 or cost of education	Varies with each bank Libor Rate or Prime Rate	Varies with each bank	Varies with each bank	www.iefc.com (Student may either apply online and if approved a Promissory Note can be printed, or a paper application can be mailed to the student.) Deferment = Must be enrolled half time or more. 65 months max.	888-296-4332
Undergraduates Graduates At least half time	Collegiate Loan Wells Fargo Costs less financial aid Aggregate = \$120,000 (including other educational debt)	Prime + 0%, 1.5%, 3.5%, or 6% depending upon credit	None	- 0.25% Interest Rate Reduction for auto-debit repayment - On-time benefit 0.50% (after 48 monthly on-time payments)	wellsfargo.com/student (Paper application is available or application can be completed online using an electronic signature.) Deferment = Half-time enrollment not required for deferment. 84 months max.	800-658-3567 Loan pre-approval by phone

Please be aware that the Alternative Loans are variable rate loans that will fluctuate with changes in interest rates in the economy. The interest rate you are initially paying could either go lower or significantly higher depending upon the interest rate environment. **When choosing a lender pay careful attention to deferment and repayment terms. Many of the lenders on the lender list have a cosigner release option. Cosigners may be released if the borrower has made 48 consecutive monthly payments on-time and is a credit worthy borrower at that time.** * Repayment Benefits - The percentage is the amount of the interest rate deduction. The repayment benefits are subject to change at any time.