<table>
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<th>Programs</th>
<th>What is the current interest rate? Are there any fees?</th>
<th>Who is the borrower?</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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| MEFA Undergraduate Loan  | • 5.99% fixed while in school; 7.24% fixed thereafter for immediate repayment  
• 7.09% fixed while in school; 8.09% thereafter for interest-only repayment  
• 7.59% fixed rate for deferred repayment  
• 4.7% fee | Parent and Student | • The primary borrower and/or co-borrower must live in MA -OR-  
• The student lives in MA -OR-  
• The student is attending a MA college or university and is enrolled at least half time  
• Applicant must be U.S. Citizen or U.S. Permanent Resident  
• Student must maintain Satisfactory Academic Progress as defined by Clark | • Minimum: $2000  
• Maximum: Cost of attendance minus financial aid | • Repayment term of 10-15 years  
• Interest only repayment  
• Deferred repayment  
• Student deferred loan | www.mefa.org/collegeloans  
1-800-449-6332 |
| Citizens Bank TruFit Student Loan | • Borrowers will have a choice of variable or fixed rate  
• Variable rate: LIBOR + 2.5% to LIBOR + 9.00% with a co-signer  
• Fixed rate: ranging from 5.75% to 11.75% with a co-signer  
• No fees  
• Without a co-signer: Variable rate: LIBOR + 2.5% to LIBOR + 9.25% Fixed ranging from 6.75% to 11.75%  
• Interest rate capped at 21% or prime +9% | Student | • Student must be enrolled at least half time in a degree granting program, undergraduate or graduate  
• No co-signer required but better interest rates and approval with a co-signer.  
• 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 | • Minimum: $1000  
• Maximum: Cost of attendance minus financial aid | • Immediate, Interest only, or Deferred repayment plans  
• 6 month grace period  
• 15 year repayment plan  
• Loyalty Benefit: existing bank and prior TruFit customers receive immediate .25% interest rate discount on new TruFit loan.  
• .25% interest rate deduction with automatic payment from an eligible non-Citizens bank account | www.citizensbank.com/trufitstudentloan  
1-800-708-6684 |
<table>
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<th><strong>Smart Option Student Loan</strong></th>
<th><strong>Wells Fargo Collegiate Loan</strong></th>
<th><strong>Federal Direct PLUS Loan</strong></th>
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</thead>
</table>
| - Fixed interest rate 5.75% - 12.875%  
- Variable interest 1 month LIBOR + 2% - 9.875% dependent on repayment option  
- No fees  
- No cap on the interest rate  
- Credit worthy student borrower  
- Co-signer not required but applying with one may help student qualify and/or receive a lower interest rate  
- Undergraduate and graduate students are eligible  
- Enrolled full time, half time, or less than half time  
- Satisfactory Academic Progress required by Sallie Mae at school's discretion  
- International students eligible to apply with a credit worthy U.S. co-signer | - Variable interest rate index (equal to Prime) + .25% to Index + 5.99% depending on borrower and/or cosigner credit  
- Fixed interest rate 6.99% - 11.99% depending on borrower and/or cosigner credit  
- No origination fees  
- Interest rate capped at 18%  
- No minimum  
- Maximum: Cost of attendance minus financial aid | - Fixed/variable interest rate  
- Interest rate for 2014-2015 (July 1, 2014 – June 30, 2015) will be 7.21%  
- Interest rate capped at 10.5%.  
- 4.288% origination fee  
- US citizen or eligible non-citizen (permanent resident)  
- Parents who do not have adverse credit history  
- Parents who do have 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 | - Deferred option (interest accrues)  
- Interest only option or $25/month fixed repayment option while in school  
- .25% interest rate reduction for automatic debit  
- Tuition Insurance Benefit  
- Repayment is deferred while student is enrolled  
- Payments on interest may be made while in school  
- 15 year repayment plan  
- .25% interest rate reduction with Wells Fargo Product  
- 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  
- Parents can contact the Department of Education to request to defer all repayment until after graduation | - Minimum: $1000  
- Maximum: Cost of attendance minus financial aid  
- Deferred option (interest accrues)  
- Interest only option or $25/month fixed repayment option while in school  
- .25% interest rate reduction for automatic debit  
- Tuition Insurance Benefit  
- Repayment is deferred while student is enrolled  
- Payments on interest may be made while in school  
- 15 year repayment plan  
- .25% interest rate reduction with Wells Fargo Product  
- 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  
- Parents can contact the Department of Education to request to defer all repayment until after graduation | - To apply for a PLUS loan, contact the Office of Financial Assistance |