<table>
<thead>
<tr>
<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>
</tr>
</thead>
</table>
| MEFA Undergraduate Loan          | • 4.69% fixed while in school; for immediate repayment  
• 6.09% fixed while in school; 6.89% thereafter; for interest-only repayment option  
• 6.29% fixed interest rate for deferred repayment option  
• 4% fee                                                                 | Parent and Student                                                                   | 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 enrolled in at least half-time degree granting program  
Making Satisfactory Academic Progress as defined by Clark  
Applicant must be U.S. Citizen or U.S. Permanent Resident | Minimum: $2000  
Maximum: Cost of attendance minus financial aid | • Repayment term of 10-15 years  
• Interest only repayment  
• Deferred repayment  
• Student deferred loan | MEFA call: 1-800-449-6332                                                                 |
| Citizens Bank 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 %  
• Without a co-signer: Fixed ranging from 6.75% to 11.75%  
• Variable 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  
• 5, 10, or 15 year repayment plan  
• Loyalty Benefit: existing bank and prior Citizens Bank Student Loan customers receive immediate .25% interest rate discount on a new student loan.  
• .25% interest rate deduction with automatic payment from an eligible non-Citizens bank account | CITIZENS call: 1-800-706-6684                                                                 |
<table>
<thead>
<tr>
<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>
</tr>
</thead>
<tbody>
<tr>
<td>Smart Option Student Loan</td>
<td>• Fixed interest rate 5.75%-12.88%</td>
<td>Student</td>
<td>Credit worthy student borrower</td>
<td>• Minimum: $1000</td>
<td>Choose an in-school repayment option that fits your needs or defer until after school</td>
<td>SALLIEMAE call: 1-877-279-7172</td>
</tr>
<tr>
<td></td>
<td>• Variable interest 1 month LIBOR+2%-9.88%</td>
<td></td>
<td>Co-signer not required but applying with one may help student qualify and/or receive a lower interest rate</td>
<td>• Maximum: Cost of attendance minus financial aid</td>
<td>Deferred option (interest accrues)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• No origination fee and no prepayment penalty</td>
<td></td>
<td>Undergraduate and graduate students are eligible</td>
<td></td>
<td>Interest only option or $25/month fixed repayment option while in school</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• No cap on the interest rate</td>
<td></td>
<td>Enrolled full time, half time, or less than half time</td>
<td></td>
<td>.25% interest rate reduction for automatic debit</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>International students eligible to apply with a creditworthy U.S. co-signer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sallie Mae Parent Loan</td>
<td>• Fixed interest rate 5.75%-22.88%</td>
<td>Parent or other creditworthy adult</td>
<td>Parent or other creditworthy adult</td>
<td>• Minimum $1000</td>
<td>Monthly interest payments while the student is enrolled in school for up to 48 months, followed by monthly payments</td>
<td>SALLIEMAE call: 1-877-279-7172</td>
</tr>
<tr>
<td></td>
<td>• Variable interest 1 month LIBOR-3.5%-9.88%</td>
<td></td>
<td>Student can be enrolled full time, half time, or less than half time</td>
<td>• Maximum: cost of attendance minus financial aid</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• No origination fee and no prepayment penalty</td>
<td></td>
<td>Borrower, cosigner, and student must be U.S. citizen or permanent resident.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• No cap on the interest rate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programs</td>
<td>What is the current interest rate? Are there any fees?</td>
<td>Who is the borrower?</td>
<td>Who is eligible to apply?</td>
<td>What are the minimum/maximum amounts for borrowing?</td>
<td>What are the terms for repayment?</td>
<td>Who to contact for more information and applying for the loan?</td>
</tr>
<tr>
<td>------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------</td>
<td>----------------------</td>
<td>-----------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Federal Direct PLUS loan     | • Fixed/variable interest rate  
• Interest rate for 2017-2018 as of October 1st, 2017 will be 7.00%  
• 4.264% Origination fee | Parent               | • 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 | • 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 | Direct Parent PLUS Loan Application  
Call: 508-793-7478  
Email: finaid@clarku.edu |