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| 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 rate: 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 |
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| Smart Option Student Loan      | • Fixed interest rate 5.75% - 12.88%  
• Variable interest 1 month LIBOR + 2% - 9.88%  
• No origination fee and no prepayment penalty  
• No cap on the interest rate | Student                                           | 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  
• International students eligible to apply with a creditworthy U.S. co-signer | Minimum: $1000  
• Maximum: Cost of attendance minus financial aid | Choose an in-school repayment option that fits your needs or defer until after school  
• Deferred option (interest accrues)  
• Interest only option or $25/month fixed repayment option while in school  
• .25% interest rate reduction for automatic debit | SALLIEMAE  
call: 1-877-279-7172 |
| Sallie Mae Parent Loan         | • Fixed interest rate 5.75% - 12.88%  
• Variable interest 1 month LIBOR - 3.5% - 9.88%  
• No origination fee and no prepayment penalty  
• No cap on the interest rate | Parent or other creditworthy adult  
• Parent or other creditworthy adult  
• Student can be enrolled full time, half time, or less than half time  
• Borrower, cosigner, and student must be U.S. citizen or permanent resident. | Minimum $1000  
• Maximum: cost of attendance minus financial aid | Monthly interest payments while the student is enrolled in school for up to 48 months, followed by monthly payments  
• Monthly payments while the student is enrolled in school and through the life of the loan  
• 0.25% interest rate reduction for automatic debit | SALLIEMAE  
call: 1-877-279-7172 |
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<td>Federal Direct PLUS loan</td>
<td>• Fixed/variable interest rate</td>
<td>Parent</td>
<td>• US citizen or eligible non-citizen (permanent resident)</td>
<td>• No minimum</td>
<td>• Standard 10 year repayment</td>
<td>Direct Parent PLUS Loan Application Call: 508-793-7478 Email: <a href="mailto:finaid@clarku.edu">finaid@clarku.edu</a></td>
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<tr>
<td></td>
<td>• Interest rate for 2017-2018 as of October 1st, 2017 will be 7.00%</td>
<td></td>
<td>• Parents who do not have adverse credit history</td>
<td>• Maximum: Cost of attendance minus financial aid</td>
<td>• Extended repayment exceeding no more than 30 years</td>
<td></td>
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<tr>
<td></td>
<td>• 4.264% Origination fee</td>
<td></td>
<td>• Parents who do have adverse credit history can apply with a credit worthy endorser approved by the Dept. of Education</td>
<td></td>
<td>• Graduating repayment that increases gradually over time but does not exceed 30 years</td>
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<td>• Parents can contact the Department of Education to request to defer all repayment until after graduation</td>
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