<table>
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<th>Programs</th>
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</table>
| MEFA Graduate Loan             | • 7.09% fixed while in school; 8.09% fixed thereafter for interest-only repayment  
• 7.59% fixed interest rate for deferred payment  
• 4% origination fee with co-borrower or  
7% origination fee without co-borrower | • The primary borrower and/or co-borrower must live in MA  
• The student lives in MA  
• The student is attending a MA college or university  
• Applicant must be U.S. Citizen or U.S. Permanent Resident  
• Student must maintain Satisfactory Academic Progress | • Minimum: $2000  
• Maximum: Cost of attendance minus financial aid | • Interest-only or deferred payment option  
• Repayment term of 15 years  
• No prepayment penalty  
• Repayment begins 45 days after loan is fully disbursed | www.mefa.org/collegeloans  
1-800-449-6332 |
| Citizens Bank TruFit Graduate Loan | • 5.25% to 11.25% fixed interest rate  
• 1 Month LIBOR + 2.50% to 1 Month LIBOR + 8.75% variable interest rate  
• No fees | • Student must be enrolled at least half time  
• 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  
• .50% interest rate reduction with automatic payments from any Citizens Bank account | www.citizensbank.com/trufitstudentloan  
1-800-708-6684 |
| Smart Option Student Loan      | • 1 month LIBOR + 2.5%  
• 1 month LIBOR + 10.875%  
• 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 in at least a half-time basis in a degree program  
• Satisfactory Academic Progress needed at school’s discretion  
• International students eligible with a credit worthy U.S. co-singer | • Minimum: $1000  
• Maximum: Cost of attendance minus financial aid | • Interest only payments are required while enrolled and cannot be deferred  
• Interest only option or  
$25/month fixed repayment option while in school  
• .25% interest rate reduction for automatic debit  
• .25% interest rate reduction if borrower provides valid email address and receives all communications via email | www.salliemae.com  
1-800-695-3317  
Lender Code: 900905 |
| Wells Fargo Graduate Loan | • Fixed interest rate of 7.54% to 9.74%  
• Variable interest rate of index + 1.50% to index +5.00%  
• No origination fees | Same as above | • No minimum  
• Maximum: Cost of attendance minus financial aid | • Repayment is deferred while student is enrolled  
• Payments on interest may be made while in school  
• 15 year repayment plan  
• Graduation benefit of .50% reduction of interest  
• .25% interest rate reduction with automatic payments | www.wellsfargo.com/student/  
1-800-658-3567  
Lender Code: 807176 |
| Federal Direct Grad PLUS loan | • Interest rate is fixed at 6.41%  
• 4.204% origination fee | • US citizen or eligible non-citizen (permanent resident)  
• Independent student who does not have adverse credit history  
• If there is an 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  
• Student 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 |