<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     | • 4.99% fixed while in school; 5.84% fixed thereafter for immediate repayment  
• 6.39% fixed while in school; 7.19% thereafter for interest-only repayment  
• 6.75% 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 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>
<thead>
<tr>
<th>Smart Option Student Loan</th>
<th><strong>Student</strong></th>
<th><strong>Parent</strong></th>
<th>Federal Direct PLUS Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Fixed interest rate 5.75%-12.88%</td>
<td>• Credit worthy student borrower</td>
<td>• US citizen or eligible non-citizen (permanent resident)</td>
<td>• Fixed/variable interest rate</td>
</tr>
<tr>
<td>• Variable interest 1 month LIBOR + 2%-9.88% dependent on repayment option</td>
<td>• Co-signer not required but applying with one may help student qualify and/or receive a lower interest rate</td>
<td>• Parents who do not have adverse credit history</td>
<td>• Interest rate for 2015-2016 (July 1, 2015 – June 30, 2016) will be 6.84%</td>
</tr>
<tr>
<td>• No fees</td>
<td>• Undergraduate and graduate students are eligible</td>
<td>• Parents who do have adverse credit history can apply with a credit worthy endorser approved by the Dept. of Education</td>
<td>• Interest rate capped at 10.5%</td>
</tr>
<tr>
<td>• No cap on the interest rate</td>
<td>• Enrolled full time, half time, or less than half time</td>
<td></td>
<td>• 4.288% origination fee</td>
</tr>
</tbody>
</table>

**Student Loan Features**

- **Fixed interest rate**: 5.75%-12.88%
- **Variable interest**: 1 month LIBOR + 2%-9.88% dependent on repayment option
- **No fees**
- **No cap on the interest rate**

**Student Loan Requirements**

- 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

**Student Loan Benefits**

- **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
- www.salliemae.com/clarku
- 1-877-279-7172

**PLUS Loan Features**

- **Fixed/variable interest rate**
- **Interest rate for 2015-2016 (July 1, 2015 – June 30, 2016) will be 6.84%**
- **Interest rate capped at 10.5%**.
- **4.288% origination fee**

**PLUS Loan Requirements**

- 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

**PLUS Loan Benefits**

- **Minimum**: None
- **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

To apply for a PLUS loan, contact the Office of Financial Assistance.