Federal Loan Alternatives

<table>
<thead>
<tr>
<th>Loan program</th>
<th>Current Interest Rates by Program Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERKINS for Students</td>
<td>5% fixed</td>
</tr>
<tr>
<td>STAFFORD for Students</td>
<td>5.6% fixed Undergraduate subsidized</td>
</tr>
<tr>
<td></td>
<td>6.8% fixed Undergraduate unsubsidized &amp; Graduate</td>
</tr>
<tr>
<td>PLUS for Parents and</td>
<td>8.5% fixed Federal Family Education Loan</td>
</tr>
<tr>
<td>Graduate / Professional Students</td>
<td>7.9% fixed Federal Direct Loan</td>
</tr>
</tbody>
</table>

You may qualify for Federal education loans. For additional information, contact your school's financial aid office or the Department of Education at: www.federalstudentaid.ed.gov

Next Steps

1. **Find Out About Other Loan Options.**
   Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: www.federalstudentaid.ed.gov for more information about other loans.

2. **To Apply for this Loan, Complete the Application and the Self-Certification Form.**
   You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law and the variable interest rate may change based on the market).

REFERENCE NOTES

**Variable Interest Rate**
- This loan has a variable interest rate, that is based on a publicly available index, the London Interbank Offered Rate (LIBOR). Your rate will be calculated each month by adding a margin between 3% and 13% to the LIBOR.
- The rate will not increase more than once a month, but there is no limit on the amount that the rate could increase at one time.

**Co-signers**
- Rates are typically higher without a co-signer.
- Must be 18 years or older at the time of loan application.

**Bankruptcy Limitations**
- If you file for bankruptcy you may still be required to pay back this loan.

**Eligibility Criteria**
- Must be enrolled at an eligible school at least half-time.
- Must be 18 years or older at the time you apply.

**More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.**