

BORROWER:

CREDITOR:

Loan Rates & Estimated Costs

Total Loan Amount	Interest Rate	Finance Charge	Total of Payments
<div></div>	<div></div>	<div></div>	<div></div>
The total amount you are borrowing	Your interest rate.	The estimated dollar amount the credit will cost you.	The estimated amount you will have paid when you have made all payments.

ITEMIZATION OF AMOUNT FINANCED

ABOUT YOUR INTEREST RATE

Amount paid to you	
Amount paid to others on your Behalf:	
Initial finance charges (total)	

Your rate is

Your Annual Percentage Rate (APR) is . The APR may be different than the Interest Rate since it considers fees and reflects the cost of your loan as a yearly rate, including in school and deferred periods. For loans that do not charge in-school interest or fees, the APR listed is equal to the annual Interest Rate during repayment.

FEES

Estimated Repayment Schedule & Terms

Deferment period		N/A
payments	N/A	
1 payment	N/A	

◀ The estimated Total of Payments at the Maximum Rate of Interest would be

Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type
PERKINS for students	5.0 % fixed
DIRECT for students	3.4 % fixed Undergraduate subsidized
	6.8 % fixed Undergraduate unsubsidized & Graduate
PLUS For Parents and Graduate/Professional Students	7.9 % fixed Federal Direct Loan

You may qualify for Federal education loans.

For additional information, contact your school's financial aid office or the Department of Education.

www.federalstudentaid.ed.gov

Next Steps & Terms of Acceptance

This offer is good until:

1. **Find Out About Other Loan Options.**

Contact your school's financial aid office for more information.

2. **You have until**

to Accept this Offer

The terms of this offer will not change except as permitted by law and the variable interest rate (if applicable) may change based on the market.

To Accept the Terms of this loan,

Click the Confirm button on the web page that displayed this document.

Reference Notes

Bankruptcy Limitations:

- If you file for bankruptcy you may still be required to pay back this loan

For detailed information please refer to the Terms and Conditions contained in your promissory note.