

# Private Education Loan Final Approval Form

BORROWER:

CREDITOR:

### RIGHT TO CANCEL

You have a right to cancel this transaction, without penalty, by midnight on . No funds will be disbursed to you or to your school until after this time. You may cancel by calling us at

## Loan Rates & Estimated Costs

Total Loan Amount

Interest Rate

Finance Charge

Total of Payments





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:	
<b>Amount Financed</b>	
Initial finance charges (total)	
<b>Total Loan Amount</b>	

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

	PAYMENT PERIOD:	
	at the in school interest rate for your loan.	at the current interest rate of your loan
months beginning after the in school period.		
Deferment period		N/A
payments	N/A	
1 payment	N/A	

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

## 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.

---