

Private Loan Suggested Lenders List

Go directly to the lender's website and fill out the application for the private student loan.

Current borrower benefits listed here may be subject to change; contact the lender for the most current information.

MEDinvest:

www.mymedinvest.com

(877) 768-3298

Borrower Benefits

- Borrow up to the Cost of Attendance minus other financial aid.
- Zero Fees.
- Interest rates are determined by the credit worthiness of the borrower and co-signer, if any.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Repayment Incentives

- 0.5% interest rate deduction at repayment.

U.S. Bank:

www.usbank.com

(800) 242-1200

U.S. Bank Gap Education Loan

Borrower Benefits

- Borrow up to the Cost of Attendance minus other financial aid.
- Interest rates are determined by the credit worthiness of the borrower and co-signer, if any.
- The fees are 4% or 8% depending on credit quality.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Repayment Incentives

- 0.50% interest rate reduction for auto-debit.

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U.S. Bank No Fee Education Loan

Borrower Benefits

- Borrow up to the Cost of Attendance minus other financial aid.
- Interest rates are determined by the credit worthiness of the borrower and co-signer, if any.
- No Fees.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Repayment Incentives

- 0.50% interest rate reduction for auto-debit.

Sallie Mae:

www.salliemae.com

Signature Student Loan

Borrower Benefits

- Borrow up to the Cost of Attendance minus other financial aid.
- Interest rates and fees are determined by the credit worthiness of the borrower and co-signer, if any. Interest rates range from Prime minus 1% with no fees to Prime plus 6.5% with a 3% repayment fee.
- 0.50% interest rate reduction for enrolling in auto-debit.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Repayment Incentives

- Combined billing for Sallie Mae-serviced Stafford and private loans. Certain restrictions apply.
- No minimum income and no debt-to-income ratio requirement for student borrowers.
- Co-signer release option – after the first 24 on time payments of principal and interest, U.S. citizen or permanent resident borrowers may request a co-signer release. Borrowers must meet applicable credit requirements at that time.
- 6 month grace period.
- 15 year repayment term.
- Flexible payment options.

MBA LOANS Private Loan

Borrower Benefits

- Borrow up to the Cost of Attendance minus other financial aid.

Private Loan Suggested Lenders List

- Interest rates are determined by the credit worthiness of the borrower and co-signer, if any. Interest rates range from Prime minus 0.75% with no fees to Prime plus 2.5% with no fees.
- 0.25% interest rate reduction for making payments with auto-debit.
- Borrowers receive 0.50% interest rate reduction, after making the first 48 payments as initially scheduled. To qualify, prior to the first payment due date, the borrower must sign up on Manage Your Loans to receive account correspondence by email.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Repayment Incentives

- Combined billing for Sallie Mae-serviced Stafford and private loans. Certain restrictions apply.
- No minimum income and no debt-to-income ratio requirement for student borrowers.
- Co-signer release option – after the first 24 on time payments of principal and interest, U.S. citizen or permanent resident borrowers may request a co-signer release. Borrowers must meet applicable credit requirements at that time.
- 6 month grace period.
- 15 year repayment term.
- Flexible payment options.

Bank of America:

www.bankofamerica.com

Borrower Benefits

- Borrow up to the Cost of Attendance minus other financial aid.
- Interest rates are determined by the creditworthiness of the borrower and co-signer, if any.
- 0% origination fee for undergraduates and graduates with a co-signer.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Repayment Incentives

- No prepayment penalty.
- No repayment fee.
- An immediate 0.25% interest rate reduction is provided when borrowers choose auto-debit from any checking or savings account.
- An additional 0.25% interest rate reduction by making the first 36 consecutive payments on time.
- A repayment term of up to 20 years is provided to borrowers to lower monthly payments.
- Payments made up to 15 days past the due date are still considered on time.
- Interest is capitalized only once at repayment.
- Six-month grace period provided upon graduation or as soon as the borrower drops below half-time.
- A co-signer release is available after the borrower makes the first 48 payments on time. Borrower must be creditworthy at time of request to release the co-signer.

Private Loan Suggested Lenders List

Citi:

www.citi.com

CitiAssist Loans – Undergrad and Grad Loans

Borrower Benefits

- Borrow up to the Cost of Attendance minus other financial aid.
- Interest rates are determined by the credit worthiness of the borrower and co-signer, if any.
- Low interest rates – as low as Prime minus 0.50%.
- 0.25% interest rate reduction for borrowers who have their loan payments automatically withdrawn through Citibank's auto-debit service.
- Additional 0.50% interest rate reduction for students who make the first 48 consecutive payments on time.
- Co-signer Release – the co-signer may be released from the loan if the student makes the first 24 consecutive payments on time and is a creditworthy, U.S. citizen or permanent resident at the time the release is requested.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Repayment Incentives

- Option to pay interest only for 24 or 48 months.
- Students receive a 6 month grace period.
- Students have up to 20 years to repay their CitiAssist Loans.
- Forbearance options for students having difficulty making payments. Allowed up to one year forbearance, usually granted in 6 month increments.

CitiAssist – Health Professions and Health Professions Residency,

Relocation and Review Loans

Borrower Benefits

- No Fees.
- 0.25% interest rate reduction for borrowers who have their loan payments automatically withdrawn through Citibank's auto-debit service.
- Additional 0.50% interest rate reduction for students who make the first 48 consecutive payments on time.

Repayment Incentives

- Option to pay interest only for 24 or 48 months.
- Health Professions students have an in-school period up to 4 years, are eligible for up to 5 years of residency deferment, and have a 9 month grace period.
- Health Profession, and Health Profession Residency, Relocation and Review students have up to 25 years to repay their CitiAssist Loans.

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Borrower Eligibility

- For students enrolled part-time at an accredited school for one of the following disciplines: allopathy, dentistry, optometry, osteopathy, pharmacy, podiatry or veterinary.
- Health Profession Residency students must be enrolled in their fourth year of professional school or, have graduated in the last six months.
- No income required for Health Professions students.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Wachovia:

www.wachovia.com

Borrower Benefits

- Borrow up to the Cost of Attendance minus other financial aid.
- Interest rates are determined by the credit worthiness of the borrower and co-signer, if any. The interest rate can be as low as Prime minus .50%.
- Zero Fees.
- International students and students with insufficient credit history must apply with a creditworthy co-signer who is a U.S. citizen or a permanent resident.

Repayment Incentives

- 0.50% interest rate reduction at repayment.
- Payments begin 6 months after graduation.
- Co-borrower release option available.
- Can cover past due balances up to 3 years.
- Up to 25 years to repay.