

Private Student Loan Comparison Sheet

compare our SayStudent private student loan program with our program providers
to apply: www.SayStudent.com/private

<i>Comparison Grid</i>	SayStudent Private Student Loan	Other: _____	Other: _____	Other: _____
Total Amount You Can Borrow Annually	Up to the full cost of education or \$45,000, whichever is less			
When Your Loan Repayments Begin	payments begin 6 months after graduation; deferment for another 6 months is available			
Other Repayments Plans Available	<input checked="" type="checkbox"/> immediate interest and principal <input checked="" type="checkbox"/> immediate interest only payment			
Capitalization of Deferred Interest when the interest charges are added to the loan - if quarterly, you will be charged interest on your interest while in school	deferred interest is capitalized once at repayment - some lenders capitalize each quarter raising your loan amount			
Origination Fees	0.0%			
Repayment Fees applied upon entering repayment	0% for most applicants with good credit; fee ranges from 0% to 5.5% depending on credit			
Graduation Award	\$300 award per funded loan upon graduation			
Pre-Payment Penalties	None. You can prepay your loan amount at any time.			
Rate Index	LIBOR generally a lower rate index than Prime rate			
Co-Signer Release	co-signer release after 48 months			
Program Lender	program funded and backed by one of the nation's top-10 lenders			
Other	FREE Tools: <ul style="list-style-type: none"> • budget management • aid tracking wkst • moving center • success book • and more www.saystudent.com			