

**Private Education Loan Comparison Guide**

Lender		Citizens Bank Student Loans	Commerce Bank Your Future Education Loan	Discover Student Loans	MPOWER No-Cosigner Private Loan	Sallie Mae Smart Option Student Loan	Union Federal Private Student Loan	Wells Fargo Collegiate Loan
		800-708-6684	855-342-2006	800-788-3368	202-436-9908	877-279-7172	866-296-3637	877-451-5039
Minimum Enrollment Requirements	None		<input checked="" type="checkbox"/> YES			<input checked="" type="checkbox"/> YES		<input checked="" type="checkbox"/> YES
	6+ Credits	<input checked="" type="checkbox"/> YES		<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES		<input checked="" type="checkbox"/> YES	
Marticulation Requirements	Non-Matric Eligible		<input checked="" type="checkbox"/> YES			<input checked="" type="checkbox"/> YES		<input checked="" type="checkbox"/> YES
Citizen Requirement	US citizen or permanent resident	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES		<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES
	International student studying in the U.S. with a credit worthy U.S. citizen or permanent resident cosigner	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES		<input checked="" type="checkbox"/> YES		<input checked="" type="checkbox"/> YES
	No co-signer ( within 2 years of graduation)				<input checked="" type="checkbox"/> YES			
Satisfactory Academic Progress Required				<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES			
Prior Balance	If student is no longer enrolled, they must apply within 30 days of the loan period end date.	<input checked="" type="checkbox"/> YES						<input checked="" type="checkbox"/> YES
	Immediate prior semester				<input checked="" type="checkbox"/> YES			
	Fewer than 365 days from enrollment end date to the first disbursement of the loan		<input checked="" type="checkbox"/> YES			<input checked="" type="checkbox"/> YES		
	Other	Up to 180 days after enrollment period.		None available for past due balances	Up to 360 days from date of application		Up to 90 days after the academic period end date.	
Interest Rate (Undergrad)	Variable ( APR ) *10 year repayment plan	4.81%-11.51%	2.87% - 9.91%	4.99%-11.24%	N/A	3.875%- 11.750%	3.50%-11.04%	4.75%-11.24%
	Fixed (APR) *10 year repayment plan	6.55%-11.95%	5.74% - 11.85%	6.49% -11.99%	9.99%-13.99%	5.75%-12.875%	4.75% - 11.99%	6.49%- 12.39%
Interest Rate (Grad)	Variable ( APR ) *10 year repayment plan	4.81%-11.51%	2.87% - 7.86%	4.99% -12.49% *Medical Loans Available		3.875% -9.125%	3.500%-11.040%	5.74% - 11.24%
	Fixed (APR) *10 year repayment plan	6.55%-11.95%	5.74 - 8.56%	6.49% - 12.99%	7.99% - 13.99%	5.75% - 8.875%	4.75% - 11.99%	7.24% - 12.14%
In School Deferment		<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES		<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES
Origination Fee		None	None	None	5%	None	None	None
Co-Signer Release		<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES		No Co-Signer Required	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES
Borrower Benefits	Automatic Payment Discount	Yes 0.25%	Yes 0.25%	Yes 0.25%	Yes 0.50%	Yes 0.25%	Yes 0.25%	Yes 0.25%
	Quarterly FICO Score		<input checked="" type="checkbox"/> YES			<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	
	On-Time Payments Reward				.50% after 6 mo. Consecutive time payments			.25% after 24 mo. on-time payments
	Cash Rewards for good grades			<input checked="" type="checkbox"/> YES				
	Loan Forgiveness	<input checked="" type="checkbox"/> YES					<input checked="" type="checkbox"/> YES	
	Other	The Citizens Bank Loyalty Benefit (.25%)			Auto Debit Reward (.25%) Zero fees	0.50% for proof of graduation and employment	-Upromise Loan Link	Graduation Reward
Min. Amount		\$1,000	\$1,000	\$1,000	\$1,800	\$1,000	\$1,001	\$1,000
How to Apply		<a href="#">Link</a>	<a href="#">Link</a>	<a href="#">Link</a>	<a href="#">Link</a>	<a href="#">Link</a>	<a href="#">Link</a>	<a href="#">Link</a>
Disclosure		<a href="#">Citizens Bank Disclosure</a>	<a href="#">Commerce Bank Disclosure</a>	<a href="#">Discover Disclosure</a>	<a href="#">Mpower Disclosure</a>	<a href="#">Sallie Mae Disclosure</a>	<a href="#">Union Federal Disclosure</a>	<a href="#">Wells Fargo Disclosure</a>

Medical Loans Available, \*\*SAP=Satisfactory Academic Progress

\*\*\*IRR = Interest Rate Reduction Borrower benefits are subject to change solely at the discretion of the lender.