

GRADPLUS LOAN COMPARISON

Interest Rate: 8.5% fixed
 Grace/deferment period: 6 month deferment period after graduation/drop to less than 1/2-time enrollment

All lenders listed on this chart allow students to apply electronically for loans, and disburse loan their loan funds electronically to the Law School.

	LOAN FEES	REPAYMENT INCENTIVES	INTEREST CAPITALIZATION	LOAN CONSOLIDATION AVAILABLE	OTHER COMMENTS
ACCESS GROUP, INC. 800-282-1550 www.accessgroup.org	3%	0.25% auto-debit interest rate reduction	Once at repayment	No	
CHASE 800-487-4404 www.chasestudentloans.com	3%	0.25% auto. interest rate reduction at repayment	Once at repayment	No	Combined billing available for loans
CITIBANK 800-967-2400 www.studentloan.com	3%	0.25% auto-debit interest rate reduction	Once at repayment	No	
SALLIE MAE 888-272-5543 (888-2-SALLIE) www.salliemae.com	3%	0.25% auto-debit int'st rate reduction	Once at repayment	No	
SUNTRUST EDUCATION LOANS 800-552-3006 www.suntrustededucation.com	3%	0.25% auto-debit interest rate reduction	Once at repayment	No	
-					
TOTAL HIGHER EDUCATION (T.H.E.) 888-843-3095 www.theloanprogram.org	3%	0.25% auto-debit interest rate reduction	Once at repayment	No	Combined billing available for loans
WACHOVIA ED FINANCE 800-338-2243 www.wachovia.com/education	3%	0.25% auto-debit interest rate reduction	Once at repayment	No	Combined billing available for loans

STAFFORD LOAN COMPARISON

Standard Loan Terms

Annual Limit:	\$20,500 annual maximum; Up to \$8,500 may be subsidized (gov't pays in-school interest and for six months after graduation)
Aggregate Limit:	\$138,500
Interest Rate:	6.8% fixed
Grace/deferment period:	6 month grace period after graduation or a drop to less than half-time enrollment for subsidized Stafford; 6 month deferment period for unsubsidized Stafford loans.
Repayment Period:	Ten years

All lenders listed on this chart allow students to apply electronically for loans, and disburse loan their loan funds electronically to the Law School.

	LOAN FEES	REPAYMENT INCENTIVES	INTEREST CAPITALIZATION	LOAN CONSOLIDATION OFFERED?	OTHER COMMENTS
ACCESS GROUP, INC. 800-282-1550 www.accessgroup.org	1%	0.25% auto-debit interest rate reduction	Once at repayment	No	
CHASE 800-487-4404 www.chasestudentloans.com	1%	0.25% automatic interest rate reduction at repayment	Once at repayment	No	Combined billing available for loans
CITIBANK 800-967-2400 www.studentloan.com	1%	0.25% auto-debit interest rate reduction	Once at repayment	No	
SALLIE MAE 888-272-5543 (888-2-SALLIE) www.salliemae.com	1%	0.25% auto-debit	Once at repayment	No	
SUNTRUST EDUCATION LOANS 800-552-3006 www.suntrustededucation.com	1%	0.25% auto-debit interest rate reduction	Once at repayment	No	
-					
TOTAL HIGHER EDUCATION (T.H.E.) 888-843-3095	1%	0.25% auto-debit interest rate reduction	Once at repayment	No	Combined billing available for loans

www.theloanprogram.org

WACHOVIA ED FINANCE
800-338-2243

www.wachovia.com/education

1%

0.25% auto-debit
interest rate reduction

Once at repayment

No

Combined billing available for loans

PRIVATE LOAN COMPARISON

These loans require credit review of the borrower (and U.S. co-borrower, if applicable).

	INTEREST RATE	REPAYMENT INCENTIVES
ACCESS GROUP, INC. 800-282-1550 www.accessgroup.org	Not available	No Bar Study loan available at this time.
CHASE 866-306-0868 www.chaseselectloans.com	Prime + 2% to Prime + 8.5% <i>Prime + 1.5% to + 8%</i> <i>with co-borrower</i> variable quarterly, 25% cap	0.25% interest rate reduction with auto debit Co-borrower release after any 36 on-time payments Combined billing available for loans No Bar Study loan available Electronic processing available.
CITIBANK 800-967-2400 www.studentloan.com	Prime + 1% to 4% Fees charged up to 3.5% <i>Rate may improve with co-borrower</i> variable quarterly, no cap	0.25% interest rate reduction with auto debit Co-borrower release available 0.50% interest rate reduction if first 48 req. consecutive payments made on time 48 required, consecutive payments Bar Study loan of \$15,000, Prime + 1% to 7.5% --Bar Study loan fees of 0 to 6% Electronic processing available.
SALLIE MAE 888-272-5543 (888-2-SALLIE) www.salliemae.com	1-Month LIBOR + 4% to 1-Month LIBOR + 10.75% <i>1-Mo. LIBOR + 4% to + 9.25%</i> <i>w/coborrower</i> variable montly, no cap	0.50% interest rate reduction with auto debit Co-borrower release after 24 consec on time payments Bar Study loan available Electronic processing available.
SUNTRUST EDUCATION LOANS	1-Month LIBOR + 2.5%	\$300 principal reduction after graduation Co-borrower release after 48 consec on-time pymts

800-552-3006

www.suntrustededucation.com

TOTAL HIGHER EDUCATION (T.H.E.)

888-843-3095

www.theloanprogram.org

-

-

WACHOVIA ED FINANCE

800-338-2243

www.wachovia.com/education

to 1-Mo. LIBOR + 7.75%
1-Mo. LIBOR + 2%
to + 7.5% w/coborrower
variable monthly, no cap

Bar Study loan only
Fees of 0 to 4%
As low as
3-Mo. LIBOR + 4%

Not available

0.25% int'st rate reduction with auto debit

No Bar Study loan available
Electronic processing available.

Bar Study loan available
No prior borrowing relationship w/ THE required

