



Loan Program	Eligibility	Annual Loan Limit	Lifetime Loan Limit	Credit Quality Levels	Fees	Interest Rate	Co-signer Required	Repayment Term
<b><i>Federal Subsidized Stafford Loan</i></b>	<p>Full/half-time Graduate/ Undergraduate Student.</p> <p>U.S. citizen.</p> <p>Need based.</p>	<p>Year 1 \$3,500 Year 2 \$4,500 Years 3-5 \$5,500 Graduate \$8,500</p>	<p>Dependent and Independent Student \$23,000</p> <p>Graduate or Professional Student \$65,500</p>	No credit check required	Loans first disbursed 7/1/07-6/30/08 up to 2.5% fees that includes 1.5% federal origination fee and a 1% federal default fee.	<p>Under-grad student loans first disbursed after 7/1/2006: 6.8% 7/1/2008: 6.00% 7/1/2009: 5.60% 7/1/2010: 4.50% 7/1/2011: 3.40% 7/1/2012: 6.8%</p> <p>Graduate student loans remain 6.8%</p>	No	Between 10-25 years depending on amount owed and type of repayment plan selected.
<b><i>Federal Unsubsidized Stafford Loan</i></b>	<p>Full/half-time Graduate/ Undergraduate Student.</p> <p>U.S. citizen.</p> <p>Not need based.</p>	<p>Years 1-2 - \$4,000 Years 3-5 - \$5,000 Graduate \$12,000</p> <p>Independent and graduate students may be eligible for additional funds.</p>	<p>Dependent Student \$23,000</p> <p>Independent Student \$46,000*no more than 23,000 of this amount may be in subsidized loans.</p> <p>Graduate or Professional Student \$138,500*no more than \$65,500 of this amount may be in subsidized loans.</p>	No credit check required	Loans first disbursed 7/1/07-6/30/08 up to 2.5% fees that includes 1.5% federal origination fee and a 1% federal default fee.	Loans First Disbursed after 7/1/2006: 6.8%	No	Between 10-25 years depending on amount owed and type of repayment plan selected.



<b>Federal Perkins Loan</b>	Full-time/half-time/part-time student Graduate/Undergraduate Student.  U.S. citizen.  Need Based.	Undergraduate Students \$4,000  Graduate Students \$6,000	Undergraduate Students \$20,000  Graduate Students \$40,000	No credit check required	No Fees	Fixed rate: 5%	No	Paid to school – up to 10 years depending on amount owed.
<b>Federal PLUS Loan</b>  <b>Federal Graduate Student PLUS Loan</b>	Parent of a Full/Half-time Dependent Undergraduate Student.  U.S. Citizen.  Not need based.  Full/Half-Time Independent Graduate Student.  U.S. citizen.  Not need based.	Up to 100% of the cost of attendance minus other financial aid received.  Up to 100% of the cost of attendance minus other financial aid received.	No Limit  No Limit	Must pass credit check  Must pass credit check	There is a 3% origination fee plus up to 1% federal default fee.  There is a 3% origination fee plus up to 1% federal default fee.	Loans First Disbursed on or after 7/1/2006: 8.5%  Fixed rate: 8.5%	Optional  Optional	Between 10-25 years depending on amount owed and type of repayment plan selected.  Between 10-25 years depending on amount owed and type of repayment plan selected.
<b>Private Education Loan - Reliable</b>	Full/ half/ less than half time student attending a 2 or 4 year school.  Student and/or cosigner must be a U.S. citizen.  Current/future school period, or within the past 6 months.	Cost of attendance minus any other financial aid.	No Limit	Must pass credit check	Origination fee dependent on credit quality level.  4% 5% 8%	Depending on Credit Quality Level  Prime + 2% Prime + 3% Prime + 5% Prime + 7%	Optional	Full/half time students receive 6 months grace. Less than half time students enter repayment immediately.  Up to 15 years.