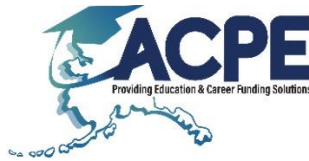


2025 Student Loan Profiles

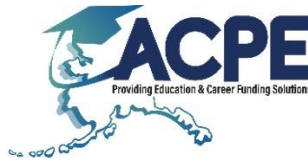
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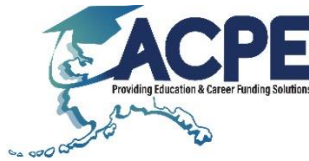


Alaska Student Loan Corporation

Interest Rates	<p>Interest rates for the 2025/2026 academic year (July 1, 2025 through June 30, 2026) range from 5.25% -10.00%.</p> <p>The ASEL has a fixed interest rate for both the in-school and repayment periods. The interest rate is based on the borrower or cosigner's credit history and the repayment type selected.</p> <ul style="list-style-type: none"> • Immediate Repayment – 5.25% - 9:00% • Fully Deferred – 5.75% - 10.00%
Discounts	<p>0.25% Auto-pay benefit: The borrower may be eligible to receive a 0.25% interest rate reduction by having qualifying loan payments deducted from a checking or savings account during the in-school, grace, and repayment periods.</p>
Borrowing Limits	<p>Students may receive up to the amount of annual eligibility, as certified by the school, subject to the maximums below.</p> <p>Annual Loan Limits Undergraduate:</p> <ul style="list-style-type: none"> • Full-time: \$24,000 • Half-time: \$12,000 <p>Graduate:</p> <ul style="list-style-type: none"> • Full-time: \$24,000 • Half-time: \$12,000 <p>Career & Technical Programs:</p> <ul style="list-style-type: none"> • Certificate: \$24,000 • Flight Program: \$24,000 <p>Aggregate Loan Limit Students may receive up to \$96,000 for combined undergraduate, graduate, and career training programs.</p> <p>Students who have borrowed up to the cumulative maximum may receive additional loans if the current principal balance owed, including the new loan amount, does not exceed the cumulative maximum.</p>
Repayment Options	<p>The ASEL has two repayment plans while enrolled in school; Immediate Repayment and Fully Deferred. Borrowers with a FICO score of 680 or higher have the option to choose which repayment</p>



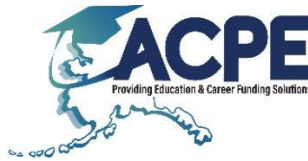
	<p>plan best suits their needs. Borrowers with a FICO score from 640-679 will be approved under the Immediate Repayment plan. Alternatively, borrowers with a FICO score from 640-679 can choose to defer payments by applying with a creditworthy cosigner.</p> <p>Fully Deferred Make no payments while enrolled in school and during the grace period. Regular principal and interest payments will be due approximately six months after the student leaves school or drops below half-time enrollment.</p> <ul style="list-style-type: none"> • Has a higher interest rate • Interest will accrue and unpaid interest will be added to the principal balance upon repayment <p>Immediate Repayment Make low fixed monthly payments of \$20 per loan while enrolled in school and during the grace period. In-school payments begin upon first disbursement. Regular principal and interest payments will be due after the student leaves school or drops below half-time enrollment.</p> <ul style="list-style-type: none"> • Receive a lower interest rate • No deferment or reduced payment plans available while in school
Repayment Terms	10-year repayment term
Grace Period	6-month grace period
Deferment/Forbearance	This loan includes deferment and forbearance options during qualifying periods. No deferment or forbearance options are available during the in-school period for students who choose the immediate repayment option.
Cosigner Requirements	An eligible cosigner is required if the student is under 17 years old, does not meet the credit requirements, or has defaulted on a prior education loan with ACPE.
Eligibility	<p>To qualify for the ASEL loan, the borrower must:</p> <ol style="list-style-type: none"> 1. be a U.S. citizen or an eligible non-citizen, and <ol style="list-style-type: none"> a. an Alaska resident, or b. a student physically present in Alaska and attending an Alaska institution; 2. attend an eligible postsecondary institution;



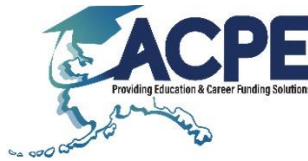
	<ol style="list-style-type: none"> 3. be enrolled at least half-time in a career vocational-technical program or an associate, baccalaureate, or graduate degree program; 4. be a student in academic good standing, as defined by the institution of attendance; 5. not be delinquent or have ever defaulted on a prior education loan, and within the preceding five years not have had an education loan written off for any reason; 6. not be past due in an Alaska child support obligation; 7. not have a status at the time of application for a loan, or disbursement of the funds, that would prevent you from repaying the loan as it becomes due; 8. have complied with any applicable military selective service registration requirements under the Military Selective Service Act; and 9. Have a FICO credit score of at least 640 and an absence of adverse credit.
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Family Education Loan

Interest Rates	The FEL has a fixed interest rate of 6.50% for the 2025/2026 academic year (July 1, 2025 – June 30, 2026).
Discounts	0.25% Auto-pay benefit: The borrower may be eligible to receive a 0.25% interest rate reduction by having qualifying loan payments deducted from a checking or savings account during the in-school, grace, and repayment periods.
Borrowing Limits	<p>Borrowers may receive up to the amount of annual eligibility, as certified by the school the student is attending, subject to the maximums below.</p> <p>Annual Loan Limits</p> <p>Undergraduate:</p> <ul style="list-style-type: none"> • Full-time: \$24,000 • Half-time: \$12,000 <p>Graduate:</p> <ul style="list-style-type: none"> • Full-time: \$24,000 • Half-time: \$12,000 <p>Career & Technical Programs:</p> <ul style="list-style-type: none"> • Certificate: \$24,000 • Flight Program: \$24,000



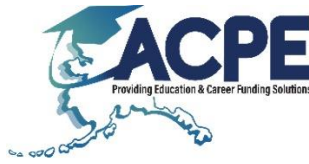
	<p>Aggregate Loan Limit Borrowers may receive up to \$96,000 for combined undergraduate, graduate, and career training programs.</p> <p>Family members who have borrowed up to the cumulative maximum may receive additional loans if the current principal balance owed, including the new loan amount, does not exceed the cumulative maximum.</p>
Repayment Options	<p>Full Payments The borrower must make principal and interest payments while the student is enrolled in school full-time. Payments begin starting after the final disbursement.</p>
Repayment Terms	10-year repayment term
Deferment/Forbearance	No deferment options are available under this program. Discretionary forbearance may be available if the borrower meets certain requirements.
Cosigner Requirements	An eligible cosigner is required if the student is under 16 years old, does not meet the credit requirements, or has defaulted on a prior education loan with ACPE.
Eligibility	<p>To qualify for the FEL loan, the borrower must:</p> <ol style="list-style-type: none"> 1. be a U.S. citizen or an eligible non-citizen, and an Alaska resident; 2. not be delinquent or have ever defaulted on a prior education loan, and within the preceding five years not have had an education loan written off for any reason; 3. not be past due in an Alaska child support obligation; 4. not have a status at the time of application for a loan, or disbursement of the funds, that would prevent repaying the loan as it becomes due; 5. have complied with any applicable military selective service registration requirements under the Military Selective Service Act and 6. have an absence of adverse credit. <p>To receive the FEL loan, the student must:</p> <ol style="list-style-type: none"> 1. be a U.S. citizen or an eligible non-citizen, and an Alaska resident; 2. attend an eligible postsecondary institution; 3. be enrolled full-time in a career vocational-technical program or an associate, baccalaureate, or graduate degree program;



	<ol style="list-style-type: none"> 4. be a student in academic good standing, as defined by the institution of attendance; 5. not be delinquent or have ever defaulted on a prior education loan and within the preceding five years not have had an education loan written off for any reason except for discharge in bankruptcy; 6. not be past due in an Alaska child support obligation; 7. have complied with any applicable military selective service registration requirements under the Military Selective Service Act; and 8. be the spouse, child, stepchild, foster child, or grandchild of the borrower.
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Alaska Education Loan Refinancing Program

Interest Rates	<p>Alaska REFI interest rates for the 2025/2026 program year (July 1, 2025 through June 30, 2026) range from 4.85% -7.50%.</p> <p>The Alaska REFI loan has a fixed interest rate based on the borrower or cosigner's credit history and the repayment term selected.</p> <ul style="list-style-type: none"> • 5-Year Repayment Term – 4.85% - 7.10% • 10-Year Repayment Term – 4.95% - 7.30% • 15-Year Repayment Term – 5.25% - 7.50%
Borrowing Limits	The minimum loan amount is \$7,500.00 and cannot exceed a maximum loan amount of \$250,000. An applicant for a loan greater than \$125,000 requires a debt-to-income ratio of 45% or less.
Repayment Options	<p>Full Payments</p> <p>The borrower must make principal and interest payments beginning no later than 60 days following loan origination.</p>
Repayment Terms	The borrower may choose a 5, 10, or 15-year repayment term. Borrowers who select a shorter repayment term will have the option to extend their term in qualifying situations.
Deferment/Forbearance	Discretionary forbearance may be available if the borrower meets certain requirements.
Cosigner Requirements	An eligible cosigner is required if the borrower is under 16 years old or does not meet the credit requirements.
Eligibility	<p>To qualify for the Alaska REFI loan, the borrower must:</p> <ol style="list-style-type: none"> 1. be a U.S. citizen or a permanent resident; and 2. be an Alaska resident (primary borrower only), or



	<ul style="list-style-type: none">a. be a previous borrower, cosigner or beneficiary of an education loan with ACPE, orb. be a graduate of a high school or postsecondary institution physically located in Alaska; <ul style="list-style-type: none">3. be an obligated party or student beneficiary on the loan being refinanced;4. have a minimum FICO score of at least 680 or higher; and5. Have a debt-to-income (DTI) ratio of 45% or less ONLY IF refinancing more than \$125,000 or have a cosigner who meets the FICO and DTI requirements.
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Alaska Student Loan Corporation offers additional loan programs such as the Winn Brindle Loan, the Professional Student Exchange Loan Program, and the WWAMI Medical Education Loan Program.



Arkansas Student Loan Authority

Arkansas Education Loan Program

Interest Rates	2.95%-6.42% fixed
Discounts	0.25% Auto-pay
Borrowing Limits	\$250,000
Repayment Options	Immediate Repay, Interest Only, and Deferred Repayment
Repayment Terms	5, 10, 15 years
Grace Period	6 months
Deferment/Forbearance	Both available
Cosigner Requirements	Cosigner required if borrower does not meet credit requirements
Eligibility	Credit rating of 660 or higher, plus acceptable debt-to-income

The Family (Parent) Loan

Interest Rates	2.95%-6.55% fixed
Discounts	0.25% Auto-pay
Borrowing Limits	\$250,000
Repayment Options	Immediate Repay, Interest Only
Repayment Terms	5, 10, 15 years
Deferment/Forbearance	Both available
Cosigner Requirements	Cosigner required if borrower does not meet credit requirements
Eligibility	Credit rating of 660 or higher, plus acceptable debt-to-income

The Refinancing Loan

Interest Rates	3.25%-7.50% fixed
Discounts	0.25% Auto-pay
Borrowing Limits	\$250,000
Repayment Options	Immediate Repay, Interest Only
Repayment Terms	5, 10, 15 years
Deferment/Forbearance	Both available



Bank of North Dakota

DEAL Student Loan

Interest Rates as of 7/1/25	<ul style="list-style-type: none"> • Fixed: 6.65% • Variable: 5.82%
Discounts	0.25% interest rate reduction for automatic payments
Borrowing Limits	Undergraduate: \$60,000 Graduate: \$60,000
Repayment Options	Options available for deferment or forbearance
Repayment Terms	Standard: 10 years Extended: 25 years (if total loan balance over \$30,000)
Grace Period	Six months
Deferment/Forbearance	Both low- and no-pay options for deferment or forbearance
Cosigner Requirements	Cosigner required if borrower does not meet BND's credit requirements
Eligibility	Borrower requirements: <ul style="list-style-type: none"> • U.S. citizen at least 16 years of age. • North Dakota resident attending an eligible in-state or out-of-state institution or an out-of-state resident attending an eligible North Dakota institution in an accredited program. • Must make satisfactory academic progress, enrollment eligibility and status as certified by an eligible institution. • Must not be delinquent or in default on a student loan. • Must complete the FAFSA if attending school at least half-time. • Borrower and cosigner, if required, must meet BND's credit criteria.

DEAL One Refinancing Loan

Interest Rates as of 7/1/25	<ul style="list-style-type: none"> • Fixed: 6.65% • Variable: 5.82%
Discounts	0.25% interest rate reduction for automatic payments
Borrowing Limits	Credit criteria and eligibility requirements vary depending on the loan amount requested
Repayment Options	Repayment begins 30 days after the loan is disbursed
Repayment Terms	10-25 years based on the loan amount
Deferment/Forbearance	Both low- and no-pay options for deferment or forbearance



Cosigner Requirements	Cosigner required if borrower does not meet BND's credit requirements
Eligibility	<ul style="list-style-type: none">• U.S. citizen at least 16 years of age.• Lived at a physical address in North Dakota for the last six months.• Loans must be in status of grace or repayment.• Must not be delinquent or in default on a student loan.• Borrower and cosigner, if required, must meet BND's credit criteria.

Brazos Higher Education Service Corporation, Inc.

Undergraduate Student Loans and Graduate Student Loans

Interest Rates	Fixed rates range from 2.71% - 7.38% APR with 0.25% ACH discount Variable rates range from 4.32% - 5.56% APR with 0.25% ACH discount
Borrowing Limits	You may borrow up to the cost of attendance, less other financial aid received, as certified by the school you are attending. No aggregate borrowing limit. The minimum loan amount is \$1,000.
Discounts	0.25% Interest rate reduction for auto repayment
Repayment Options	Flexible repayment options include: Immediate, Interest-only and In-School Deferred.
Repayment Terms	5, 7, 10, 15, 20 years
Grace Period	Borrowers that select In-School Deferred repayment option generally receive a six-month grace period after graduation.
Deferment/Forbearance	<ul style="list-style-type: none"> • Economic hardship forbearance in three-month increments for maximum of 12 months • Natural disaster forbearance in three-month increments for maximum of 12 months • Military active-duty forbearance up to 36 months • Back to School Deferment Option - Borrowers returning to school after graduation for a graduate degree can obtain a back-to-school deferment. • Medical Residency or Internship Deferment Option - Borrowers in a medical residency or medical internship are eligible for a medical residency/internship deferment.
Cosigner Requirements	A significant majority of our borrowers have a cosigner. See "Eligibility" below.
Eligibility	Eligible borrowers must: <ul style="list-style-type: none"> • Be enrolled at least half-time at an eligible school for the academic year or period as certified by the school for which a loan is obtained. • Be enrolled in a degree-granting program and be applying to finance a degree at an eligible school. • Be a United States citizen or National, non-citizen with government-issued, non-expired documentation of permanent resident status. If applying with an eligible

	<p>cosigner, a non-citizen with a work or student visa, or a DACA recipient.</p> <ul style="list-style-type: none">• Be a resident of the State of Texas.• Be at least 18 years old.• Have a minimum annual income of \$35,000, or apply with a qualified cosigner.• Have a FICO score of at least 680, or apply with a qualified cosigner.• Have a strong credit history and meet other credit requirements, or apply with a cosigner who meets these requirements.
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Connecticut Higher Education Supplemental Loan Authority

MyCHESLA Student Loan

Interest Rates	6.65% fixed & NO FEES!
Discounts	0.25% Auto-pay
Borrowing Limits	<ul style="list-style-type: none"> Yearly max is net cost of education; cumulative CHESLA principal balance outstanding of \$125,000
Repayment Options	<ul style="list-style-type: none"> Undergraduate: Required to pay interest-only payments while in school Graduate: Have option to make interest-only payments while in school, or to defer principal and interest and capitalize interest annually
Repayment Terms	140 months
Grace Period	6 months
Deferment/Forbearance	Hardship Forbearance available upon request. Forbearance does not capitalize interest.
Cosigner Requirements	Cosigner required if borrower does not meet credit requirements
Eligibility	<ul style="list-style-type: none"> Minimum annual gross income of \$20,000 A debt-to-income ratio that does not exceed 43% Creditworthy Must live in Connecticut and attend a non-profit, degree granting institution in the United States; or live in Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island or Vermont and attend a non-profit, degree granting Connecticut institution Must attend on at least a half-time basis Connecticut residents under the age of 18 may apply with a required cosigner.

Refi CT

Interest Rates	4.99%-7.74% fixed & NO FEES!
Discounts	0.25% Auto-pay
Borrowing Limits	\$125,000
Repayment Options	Immediate Principal and Interest payments required
Repayment Terms	5, 10, and 15 years
Deferment/Forbearance	Hardship Forbearance available upon request. Forbearance does not capitalize interest.
Eligibility	<ul style="list-style-type: none"> Debt-to-income ratio does not exceed 43%



	<ul style="list-style-type: none">• Creditworthy• Must live in Connecticut at time of application; or live in Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island or Vermont and be refinancing a prior CHESLA loan• Must have attended a non-profit degree granting institution
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Granite Edvance

Loan Program #1 – NH School Program

Interest Rates	Fixed Rate APR Range: 3.49% to 10.927%
Discounts	0.25% Auto-pay
Borrowing Limits	<p>Maximum individual loan amount - up to the cost of attendance minus other financial aid as certified by the school financial aid office.</p> <p>The total Granite Edvance loan debt cannot exceed \$200,000 and the total borrower student loan indebtedness cannot exceed \$225,000.</p>
Repayment Options	<ol style="list-style-type: none"> 1. Immediate 2. In-school interest-only payments 3. Deferred while in-school
Repayment Terms	7, 10, and 15 years
Grace Period	6-month grace period available
Deferment/Forbearance	24-month forbearance available
Cosigner Requirements	Cosigner required unless borrower meets credit and income requirements
Eligibility	<ul style="list-style-type: none"> • Must be enrolled at least half-time • Must have an annual income of \$30,000 • Must pass credit check • Must meet credit score minimum

Loan Program #2 – National School Program

Interest Rates	Fixed Rate APR Range: 3.49% to 10.927%
Discounts	0.25% Auto-pay
Borrowing Limits	<p>Maximum individual loan amount - up to the cost of attendance minus other financial aid as certified by the school financial aid office.</p> <p>The total Granite Edvance loan debt cannot exceed \$200,000 and the total borrower student loan indebtedness cannot exceed \$225,000.</p>
Repayment Options	<ol style="list-style-type: none"> 1. Immediate



	<ol style="list-style-type: none"> In-school interest-only payments Deferred while in-school
Repayment Terms	7, 10, and 15 years
Grace Period	6-month grace period available
Deferment/Forbearance	24-month forbearance available
Cosigner Requirements	Cosigner required unless borrower meets credit and income requirements
Eligibility	<ul style="list-style-type: none"> Must be enrolled at least half-time Must have an annual income of \$30,000 Must pass credit check Must meet credit score minimum

Loan Program #3 – Refinance Program

Interest Rates	Fixed Rate APR Range: 5.4% to 9.741%
Discounts	0.25% Auto-pay
Repayment Options	<ol style="list-style-type: none"> Immediate Interest-only payments while in-school (additional requirements apply)
Repayment Terms	5, 10, 15 and 20 years
Grace Period	No grace period available
Deferment/Forbearance	24-month forbearance available
Cosigner Requirements	Cosigner required unless borrower meets credit and income requirements
Eligibility	<ul style="list-style-type: none"> For loans with a requested amount less than \$100k, must have an annual income of \$30,000 For loans with a requested amount greater than or equal to \$100k, must have an annual income of \$50,000 Must pass credit check Must meet credit score minimum Must not exceed debt-to-income requirement



INvestEd

INvestEd Student Loan

Interest Rates	<ul style="list-style-type: none"> Fixed: 4.83%-9.24% Variable: 6.98%-11.44%
Discounts	0.25% Auto-pay
Borrowing Limits	Maximum annual amount: cost of attendance minus other aid; \$120,000 maximum cumulative amount
Repayment Options	Immediate Payment, Interest-Only, Deferred Repayment
Repayment Terms	5, 10, 15 years
Grace Period	6 months
Cosigner Requirements	Cosigner required if borrower does not meet credit requirements
Eligibility	<ul style="list-style-type: none"> Minimum credit score of 670 Must be enrolled at least half-time at an eligible institution Must be Indiana resident attending eligible institution or non-Indiana resident attending eligible institution in Indiana Must be a US citizen or permanent resident Must have established credit history and meet monthly income or debt-to-income requirements

INvestEd Parent Loan

Interest Rates	<ul style="list-style-type: none"> Fixed: 4.83%-8.37% Variable: 6.98%-10.39%
Discounts	0.25% Auto-pay
Borrowing Limits	Maximum annual amount: cost of attendance minus other aid; \$120,000 maximum cumulative amount
Repayment Terms	5, 10, and 15 years
Cosigner Requirements	Cosigner required if borrower does not meet credit requirements
Eligibility	<ul style="list-style-type: none"> Minimum credit score of 670 Must be Indiana resident borrowing on behalf of a student attending an eligible institution, enrolled at least half-time Must be US citizen or permanent resident Must have established credit history and meet annual income or debt-to-income requirements

INvestEd Refi Loan



Interest Rates	<ul style="list-style-type: none"> • Fixed: 5.78%-9.89% • Variable: 7.73%-11.37%
Discounts	0.25% Auto-pay
Borrowing Limits	\$250,000
Repayment Terms	5, 10, 15, and 20 years
Eligibility	<ul style="list-style-type: none"> • Minimum credit score of 670 • Must be Indiana resident, attended an Indiana college or university, or hold an INvestEd Student Loan • Must be US citizen or permanent resident • Must have established credit, meet annual income and debt-to-income requirements



ISL Education Lending

Partnership Advance Education Loan

Interest Rates	Fixed: 3.45% – 8.70%
Discounts	0.25% Auto-pay
Borrowing Limits	Cost of attendance minus other aid
Repayment Options	Immediate, Interest-Only, Deferred
Repayment Terms	10 and 15 years
Grace Period	6 months
Deferment/Forbearance	Deferment options available
Eligibility	<ul style="list-style-type: none"> • Must be accepted, enrolled, or attending any nonprofit, Title IV eligible, degree granting, accredited college or university • Making satisfactory academic progress in eligible program

College Family Loan

Interest Rates	Fixed: 3.45% – 8.70%
Discounts	0.25% Auto-pay
Borrowing Limits	Student's cost of attendance minus other aid; \$200,000 cumulative
Repayment Options	Immediate, Interest-Only, Deferred
Repayment Terms	10 and 15 years
Grace Period	6 months
Deferment/Forbearance	Deferment options available
Eligibility	<ul style="list-style-type: none"> • Must be accepted, enrolled, or attending any nonprofit, Title IV eligible, degree granting, accredited college or university • Making satisfactory academic progress in eligible program

Reset Refinance Loan

Interest Rates	Fixed: 5.40% – 9.65 %
Discounts	0.25% Auto-pay
Borrowing Limits	\$300,000
Repayment Options	Immediate
Repayment Terms	5, 7, 10, 15, and 20 years
Grace Period	Deferment options available



Deferment/Forbearance	Not required
Eligibility	<ul style="list-style-type: none">• Available to borrowers looking to refinance outstanding federal or private education loan debt• Cosigners not required but help borrowers meet underwriting requirements or receive better rate



Kentucky Higher Education Student Loan Corporation

Advantage Education Loan

Interest Rates	3.18%-11.94% fixed
Discounts	0.25% Auto-pay
Borrowing Limits	\$1,000 minimum
Repayment Options	Immediate, Interest-Only, Deferred
Repayment Terms	10 years
Grace Period	6 months
Deferment/Forbearance	Both options available
Cosigner Requirements	Cosigner required if borrower does not meet income or credit requirements
Eligibility	<ul style="list-style-type: none"> • Must be enrolled in eligible school • Must be age of the majority at time of application based on your state of permanent residence • Must be a US citizen or eligible non-citizen • Must have acceptable income and credit history

Advantage Refinance Loan

Interest Rates	15%-10.69% fixed
Discounts	0.25% Auto-pay
Borrowing Limits	\$7,500 minimum
Repayment Terms	10, 15, and 20 years
Deferment/Forbearance	Forbearance options available
Eligibility	<ul style="list-style-type: none"> • Must be a US citizen or eligible non-citizen • Must have acceptable income and credit history

Kentucky Advantage Veterinary Loan Program For Student Borrowers

Interest Rates	3.18%-11.94% fixed
Discounts	0.25% Auto-pay/additional 0.25% for Veterinarians working in Ky
Borrowing Limits	\$1,000 minimum
Repayment Options	Immediate, Interest-Only, Deferred
Repayment Terms	10 years
Grace Period	6 months



Deferment/Forbearance	Both options available
Cosigner Requirements	Cosigner required if borrower does not meet income or credit requirements
Eligibility	<ul style="list-style-type: none"> • Must be enrolled in eligible school • Must be age of the majority at time of application based on your state of permanent residence • Must be a US citizen or eligible non-citizen • Must have acceptable income and credit history

For Refinanced Student Loans

Interest Rates	15%-10.69% fixed
Discounts	0.25% Auto-pay/additional 0.25% for Veterinarians working in Ky
Borrowing Limits	\$7,500 minimum
Repayment Terms	10, 15, and 20 years
Deferment/Forbearance	Forbearance options available
Eligibility	<ul style="list-style-type: none"> • Must be a US citizen or eligible non-citizen • Must have acceptable income and credit history



Louisiana Education Loan Authority

Lela CHOICE Student Loan

Interest Rates	2.94% - 6.37% APR fixed (with Auto-pay) 3.19% - 6.51% APR fixed (without Auto-pay)
Discounts	.25% for Auto-pay
Borrowing Limits	\$170,000
Repayment Options	Flexible repayment options
Repayment Terms	No interest capitalization
Eligibility	<ul style="list-style-type: none"> • Be of majority age and a Louisiana resident or student • Not have defaulted on any private or government student loan • Be accepted, enrolled or attending on at least a half-time basis and be making satisfactory academic progress in an eligible education program (SAP requirement eliminated 6/1/24) • Be a citizen or permanent resident of the United States.

Lela CHOICE Graduate No Cosigner Loan

Interest Rates	5.45% - 5.68% APR fixed (with Auto-pay) 5.70% - 5.80% APR fixed (without Auto-pay)
Discounts	.25% for Auto-pay
Borrowing Limits	\$170,000
Repayment Options	Flexible repayment options
Repayment Terms	No interest capitalization
Eligibility	<ul style="list-style-type: none"> • Be of majority age and a Louisiana resident or student • Not have defaulted on any private or government student loan • Be accepted, enrolled or attending on at least a half-time basis and be making satisfactory academic progress in an eligible education program (SAP requirement eliminated 6/1/24) • Be a citizen or permanent resident of the United States.

Lela CHOICE Parent Loan

Interest Rates	2.94% - 6.37% APR fixed (with Auto-pay) 3.19% - 6.51% APR fixed (without Auto-pay)
Discounts	.25% for Auto-pay
Borrowing Limits	\$200,000

Repayment Options	Flexible repayment options
Repayment Terms	No interest capitalization
Eligibility	<ul style="list-style-type: none"> • Louisiana resident or be applying for a loan for a student attending an eligible Louisiana college • Not have defaulted on any private or government student loan • Student must be accepted, enrolled or attending on at least a half-time basis and be making satisfactory academic progress in an eligible education program (SAP requirement eliminated 6/1/24) • Be a citizen or permanent resident of the United States.

Lela ReFi Help

Interest Rates	3.25%-6.78% fixed
Discounts	.25% for Auto-pay
Borrowing Limits	Minimum loan amount of \$5,000; Maximum loan amount of \$175,000
Repayment Options	Flexible repayment options
Repayment Terms	No interest capitalization



Massachusetts Educational Financing Authority

Undergraduate Education Loan

Interest Rates	<ul style="list-style-type: none"> • Fixed Rate for Immediate 10-Year Repayment: 3.29%–8.64% APR* • Fixed Rate for Immediate 15-Year Repayment: 4.09%–8.74% APR* • Fixed Rate for Interest-Only 15-Year Repayment: 7.24–8.89% APR* • Fixed Rate for Deferred 15-Year Repayment: 7.01%–8.84% APR* • Fixed Rate for Deferred 15-Year Repayment with Co-Borrower Release: 7.05%–8.89% APR*
Repayment Options	Immediate, Interest-Only, Deferred
Repayment Terms	10 and 15 years
Grace Period	6 months for the deferred loan program
Eligibility	<ul style="list-style-type: none"> • Student must be enrolled at least half time in an accredited degree-granting undergraduate program at an eligible non-profit college or university in the United States • The student must maintain satisfactory academic progress (SAP) as defined by the college or university • All borrowers must have no history of default on an education loan and have no history of bankruptcy or foreclosure in the past 60 months • All borrowers must be citizens or permanent residents of the United States • The loan application must meet MEFA's current credit approval standards

Graduate Education Loan

Interest Rates	<ul style="list-style-type: none"> • Fixed Rate for Interest-Only 15-Year Repayment: 7.24%–8.89% APR* • Fixed Rate for Deferred 15-Year Repayment: 7.17%–8.84% APR*
Repayment Options	Interest-Only, Deferred
Repayment Terms	15 years
Grace Period	6 months for deferred loan program

Eligibility	<ul style="list-style-type: none"> • Student must be enrolled at least half time in an accredited degree-granting graduate program at an eligible non-profit college or university in the United States • The student must maintain satisfactory academic progress (SAP) as defined by the college or university • All borrowers must have no history of default on an education loan and have no history of bankruptcy or foreclosure in the past 60 months • All borrowers must be citizens or permanent residents of the United States • The loan application must meet MEFA's current credit approval standards
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MEFA Education Refinancing Loan

Interest Rates	Fixed Rate: 6.20%–8.99% APR**
Borrowing Limits	\$10,000 minimum
Repayment Terms	7, 10, and 15 years
Eligibility	<ul style="list-style-type: none"> • Loans must have been used to fund the cost of attendance at an eligible, non-profit, degree-granting college or university • Borrower must have made 6 on-time payments in the most recent 6 months on all loans being refinanced • Open to U.S. citizens or permanent residents • Can be used to refinance federal or private education loans

*The Annual Percentage Rate (APR) is designed to help consumers understand the relative cost of a loan and reflects MEFA's current underwriting criteria, loan rates, and deferment period assumptions. MEFA's lowest rates are only available to the most creditworthy applicants.

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Midwestern University

MWU Loan Program

The MWU Loan provides an alternative source of assistance to eligible students enrolled full-time.

The loan program is intended to be an additional source of assistance. Midwestern University Foundation (the Foundation) requires University students to obtain other available sources of federal, state, and institutional grants and loans (excluding PLUS or Grad PLUS loans) before incurring private loans.

Interest Rates	6.75% fixed
Origination Fees	None
Discounts	0.25% Auto-pay
Borrowing Limits	\$220,000 total
Repayment Options	Standard, Graduated, Extended
Repayment Period	10 - 15 years depending on eligibility*
Grace Period	6 months
Deferment/Forbearance	Both options available
Cosigner Requirements	Cosigner required if borrower does not meet credit requirements
Cosigner Release Option	Yes, the student can apply to release the cosigner after student graduates, makes 48 on-time payments and meets underwriting requirements.
Eligibility	<ul style="list-style-type: none">• FICO score of 680 or higher• No prior bankruptcies, defaults on loans• No foreclosures, wage garnishments, or unpaid taxes for past 7 years• Must be Midwestern University student• Must be full-time student• Must be making satisfactory academic progress• Only available for certain programs and years of programs

*Subject to loan type, balance and degree program.

Midwestern University also offers an Osteopathic specific loan called the Osteopathic Student Loan Program.

Minnesota Office of Higher Education

SELF Loan

Interest Rates	<ul style="list-style-type: none"> Fixed: 5.95%, 6.20%, 6.45% Variable: 6.30%, 6.55%, 6.80% based on term selected
Borrowing Limits	<p>Annual Limit</p> <ul style="list-style-type: none"> Undergraduate: \$40,000 Graduate: \$40,000 1-3 Year Programs: \$20,000 Programs Shorter than 1 Year: \$3,500 <p>Cumulative Limit</p> <ul style="list-style-type: none"> Undergraduate: \$140,000 Graduate: \$140,000 (including undergraduate) 1-3 Year Programs: \$60,000 Program Shorter than 1 Year: \$7,500
Repayment Terms	10, 15, and 20 years
Deferment/Forbearance	Forbearance option available
Eligibility	<ul style="list-style-type: none"> Must be enrolled in eligible Minnesota school or be a Minnesota resident enrolled in eligible out-of-state school Must be enrolled at least half-time in certificate, associate, bachelor's, or graduate degree program Must be making satisfactory academic progress Up to date on student loan payments



New Jersey Higher Education Student Assistance Authority

Standard NJClass Loan

Interest Rates	<ul style="list-style-type: none"> Fixed Rate for 10 Year Repayment: 6.50% Fixed Rate for 15 Year Repayment: 7.99% Fixed Rate for 20 Year Repayment: 8.75%
Auto-pay Discounts	0.25% interest rate reduction with an automatic recurring monthly repayment plan (ACH) when paying both principal and interest. Subject to availability of funds.
Repayment Options	<ul style="list-style-type: none"> In-school immediate repayment of principal and interest (10 year); In-school immediate repayment of interest Only (15 year); In-school deferment (20 year)
Repayment Terms	10, 15, and 20 years
Borrowing Limits as of Academic Year 2025-2026	\$194,044 aggregate loan limit per students
Deferment/Forbearance	Deferment and repayment assistance options available
Cosigner Requirements	Cosigner required if borrower does not meet income and credit requirements
Eligibility	<ul style="list-style-type: none"> Must be US citizen or eligible non-citizen Must be attending eligible New Jersey school or New Jersey resident attending any eligible school nationwide or internationally Must be enrolled at least half-time Must maintain Satisfactory Academic Progress Must complete the FAFSA
Terms & Conditions	Approved loan amount is Cost of Attendance (COA) minus all other aid, including federal loans. While borrowers are not required to take federal loans, they cannot borrow from NJCLASS the amount of federal loans for which they are eligible.

NJCLASS Refi+

Interest Rates	<ul style="list-style-type: none"> Fixed Rate for 10 Year Repayment: 7.50% Fixed Rate for 15 Year Repayment: 8.50%
Auto-pay Discounts	0.25% interest rate reduction with an automatic recurring monthly repayment plan (ACH) when paying both principal and interest. Subject to availability of funds.



Repayment Options	10 and 15 year terms
Repayment Terms	10 and 15 years
Deferment/Forbearance	Deferment options are available

NJCLASS Consolidation

Interest Rates	<ul style="list-style-type: none"> Fixed Rate for 25 or 30 year repayment calculated as weighted average interest rate of the underlying NJCLASS loans being consolidated minus 0.50%. A 1% administrative fee will be added to the approved amount of the Consolidation Loan.
Auto-pay Discounts	0.25% interest rate reduction with an automatic recurring monthly repayment plan (ACH) when paying both principal and interest. Subject to availability of funds.
Repayment Options	N/A
Repayment Terms	25 and 30 years based on the balance of the NJCLASS Consolidation Loan at the time of approval.
Deferment/Forbearance	Deferment options are available

Pay it Forward Program*

Interest Rates	0%
Auto-pay Discounts	Participants not required to make any payments until their monthly repayment amount would be at least \$100 as determined by the income-based repayment calculation that factors in both income and household size of the Participant.
Repayment Terms	5 years, income-based repayment at 10% of borrower's discretionary income. After 5 years, any remaining balance is forgiven.
Deferment/Forbearance	<ul style="list-style-type: none"> The intent of Pay It Forward is to provide low-income New Jersey career seekers with training opportunities that otherwise would be unattainable due to limited resources Must be enrolled in an approved training program

*HESAA administers the Pay It Forward (PIF) program, which is a loan program (although not a Student Loan Revenue Bond financed product) funded through State appropriation and philanthropy dollars of corporations based in New Jersey.



New Mexico Educational Assistance Foundation

New Mexico Student Loan

Interest Rates	5.85% - 7.35% fixed
Discounts	0.25% Auto-pay; 0.25% Graduation; 0.25% 24 on time payments
Borrowing Limits	\$20,000 Annual maximum; \$100,000 cumulative
Repayment Options	Immediate, Interest-Only, Deferred
Repayment Terms	5-20 years
Grace Period	6 months
Cosigner Requirements	Cosigner required if borrower does not meet credit and income requirements
Eligibility	<ul style="list-style-type: none">• Must be US citizen• Must be enrolled at least half-time• Must be a New Mexico resident or attend a New Mexico college or university• Must have average credit score of 680• Must have annual income of \$30,000

North Texas Higher Education Authority

Texas Extra Credit Student Loan

Interest Rates	2.99 %-7.38% fixed (as of 7-05-2023)
Discounts	0.25% Auto Pay Interest Rate Reduction 0.25% Interest Rate Reduction Graduation Benefit
Borrowing Limits	\$1,000 minimum \$65,000 annual limit \$150,000 aggregate limit
Repayment Options	Immediate Interest-Only Fully Deferred
Repayment Terms	5-, 10- and 15-year terms
Grace Period	6 months for Interest-Only and Deferred Repayment Options
Deferment/Forbearance	Armed Forces Deferment Hardship Forbearance Administrative Forbearance Natural Disaster Forbearance
Cosigner Requirements	Cosigner required if borrower does not meet credit or income requirements
Eligibility	<ul style="list-style-type: none"> • Student borrower must be enrolled at least half-time in degree granting program at an approved school • Student borrower and cosigner, if applicable, must be permanent residents of Texas • Applicant must meet income and credit underwriting criteria • Student borrower and cosigner, if applicable, must be US citizens or eligible non-citizens • Student borrower and cosigner, if applicable, must be at least 18 years old

Texas Extra Credit Parent Loan

Interest Rates	2.99 %-7.38% fixed (as of 7-05-2023)
Discounts	0.25% Auto Pay Interest Rate Reduction
Borrowing Limits	\$1,000 minimum \$65,000 annual limit \$150,000 aggregate limit
Repayment Options	Immediate Interest-Only

North Texas

HIGHER EDUCATION AUTHORITY, INC.

	Fully Deferred
Repayment Terms	5-, 10- and 15-year terms
Grace Period	6 months for Interest-Only and Deferred Repayment Options
Deferment/Forbearance	Armed Forces Deferment Hardship Forbearance Administrative Forbearance Natural Disaster Forbearance
Cosigner Requirements	We do not offer a cosigner option for our Parent loan
Eligibility	<ul style="list-style-type: none"> • Student beneficiary must be enrolled at least half-time in degree granting program at an approved school • Applicant must be permanent resident of Texas • Applicant must meet income and credit underwriting criteria • Applicant must be US citizen or eligible non-citizen • Applicant must be at least 18 years old



Pennsylvania Higher Education Assistance Agency

PA Forward Student Loan Program

Interest Rates	Undergraduate/Graduate: 3.75%-10.85%
Discounts	0.25% Auto-pay; 0.50% Graduation; 0.25% Commonwealth Employee
Borrowing Limits	Aggregate Loan Limits Undergraduate: \$150,000 Graduate: \$300,000
Repayment Options	Immediate, Interest-Only, Partial Interest, Deferred
Repayment Terms	5, 10 and 15 years
Grace Period	6 months
Deferment/Forbearance	Both options are available
Eligibility	Resident of Pennsylvania, Maryland, Delaware, New York, New Jersey, Ohio, Virginia, or West Virginia Must be enrolled at eligible school in Pennsylvania or a Pennsylvania resident attending an eligible school nationwide

Keystone Student Loan Program

Interest Rates	Undergraduate/Graduate: 3.91%-11.62%
Discounts	0.25% Auto-pay; 0.50% Graduation; 0.25% Commonwealth Employee
Borrowing Limits	Aggregate Loan Limits Undergraduate: \$150,000 Graduate: \$300,000
Repayment Options	Immediate, Interest-Only, Partial Interest, Deferred
Repayment Terms	5, 10 and 15 years
Grace Period	6 months
Deferment/Forbearance	Both options are available
Eligibility	Resident of any PHEAA-approved State other than Pennsylvania Must be enrolled at an Eligible School outside Pennsylvania

PA Forward Refinancing Student Loan Program



Interest Rates	5.12% - 10.22%
Discounts	0.25% Auto-pay; 0.25% Commonwealth Employee; 0.35% Loyalty Benefit
Borrowing Limits	Up to \$300,000
Repayment Options	Immediate
Repayment Terms	5, 7, 10, 15, and 20 years
Eligibility	Resident of Pennsylvania, Maryland, Delaware, New York, New Jersey, Ohio, Virginia, or West Virginia

Pennsylvania Higher Education Assistance Agency also offers Family Loans.



Rhode Island Student Loan Authority

RISLA Student Loan

Interest Rates	3.24%-8.64% fixed for immediate repayment 6.24%-8.89% fixed for deferred repayment
Discounts	0.25% Auto-pay
Borrowing Limits	\$50,000 annual, \$200,000 cumulative
Repayment Options	Immediate or Deferred
Repayment Terms	5,10, or 15 years, Income-Based Repayment Plan available
Grace Period	6 months available
Deferment/Forbearance	24-month forbearance available
Cosigner Requirements	Cosigner required is borrower does not meet credit or income requirements
Eligibility	May be full- or half-time Must meet underwriting criteria Must pass credit check

RISLA Parent Loan

Interest Rates	6.24%-8.74% fixed
Discounts	0.25% Auto-pay
Borrowing Limits	\$50,000 annual, \$200,000 cumulative
Repayment Options	Immediate Repayment
Repayment Terms	10 years
Deferment/Forbearance	24-month forbearance available

RISLA Refinancing Loan

Interest Rates	4.24%-8.99% fixed
Discounts	0.25% Auto-pay
Repayment Options	Immediate Repayment and deferred
Repayment Terms	5, 10, and 15 years
Deferment/Forbearance	24-month forbearance available



South Carolina Student Loan Corporation

Palmetto Assistance Loan

Interest Rates	5.875%-10.875% fixed
Discounts	0.25% Auto-pay
Borrowing Limits	\$150,000 cumulative limit
Repayment Options	Interest-Only, Fixed \$25, Deferred
Repayment Terms	10 or 15 years
Grace Period	6 months
Deferment/Forbearance	Both options are available
Cosigner Requirements	Cosigner required if borrower is younger than 18 or does not meet credit requirements
Eligibility	<ul style="list-style-type: none">• Must be a student or parent of student• Attained the age of majority in state of residence• Must be enrolled at least half-time in certificate or degree granting program at public or nonprofit college or university within the US• Must be a South Carolina resident attending eligible school or attending a South Carolina school• Maintain satisfactory academic progress• Not be incarcerated• Be creditworthy• Be in good standing on other educational loans• Must be a US citizen or eligible non-citizen



Vermont Student Assistance Corporation

Undergraduate Student Loans

Interest Rates	5.26% - 9.07% APR, no fees. Lowest rate includes auto-debit discount.
Discount	0.25% interest rate discount for recurring auto-debit of payments
Borrowing Limits	CoA minus Aid
Repayment Options	Immediate, interest only during school, deferred during school
Repayment Terms	10 or 15 years
Grace Period	45 days after leaving school
Deferment/Forbearance	Forbearance for economic hardship, up to 24 months
Cosigner Requirements	Yes, 100%
Eligibility	<ul style="list-style-type: none">• Undergraduate or graduate program at Title IV school• Vermont resident or anyone attending a Vermont school• Enrolled at least half-time• Cosigner meets minimum FICO• US Citizen or eligible non-citizen