

PRIVATE LOANS THAT HOPE STUDENTS HAVE BORROWED	Website Address	Interest Rate %	Fixed or Variable Rate	Loan Fees	Repayment Terms & Postponement of Payment	Interest Capitalization Terms	*Cosigner Required?	Other Benefits?	Notes
Academic Answer Loan	http://suntrustededucation.com								
Chase Select	www.chaseselectloans.com								
CitiAssist	www.studentloan.com								
CompleteEd Private Student Loan	www.completeedloans.com								
Credit Union Student Choice Loan	www.nuunion.org								
Credit Union EdAccess Loan	http://www.custudentloans.org/								
Discover Student Loans	www.discoverstudentloans.com								
First Marblehead Collegiate Custom Choice	http://www.collegiatestudentloans.com/								
PNC Solution Loan	www.eduloans.pncbank.com								
Smart Option Loan	www.salliemae.com								
TruFit Student Loan (Charter One)	http://www.charterone.com/								
U.S. Bank No Fee Loan	http://www.usbank.com								
Wells Fargo Collegiate Loan	www.wellsfargo.com								
Affinity Credit Union Education Line of Credit	http://www.affinityfcu.org/site/loans_education.html								
Alaska Supplemental Education Loan (Alaska Residents only)	http://akadvantage.alaska.gov/page/251								
NJ Class (New Jersey Residents only)	www.njclass.org								
Others:									

+*Student applicants should apply with a cosigner for the greatest opportunity for approval and optimal loan terms +Apply for Federal Grants and Loans before applying for private loans by completing the FAFSA at www.fafsa.ed.gov +Obtain information on individual loans from the lender's website +Private loans are based on different interest rates, usually LIBOR (The London Interbank Offered Rate) or Prime-Get rates at http://www.finaid.org/loans/prime_libor.phtml under Current Index Rates +Private loan approvals are subject to varying degrees of credit scoring (www.annualcreditreport.com) +The private loan promissory note and disclosure statement provide your loan terms