

Graduate Alternative Loan Programs

Bank	Loan Name	Cosigner	Crd hrs req	Loan Limits	Interest rate	Origination fee	Payment Begins	Repayment	Prior Bal	Web Site
Bank of America	Graduate Loan	Optional	At least 1/2 time	Cost of attendance less financial aid	LIBOR +2.75% in school, LIBOR +3.9% in repayment	0-8% depending on credit	6 mo. After graduation or dropping below 1/2 time.	Level up to 20 years	Up to 6 months prior	www.bankofamerica.com/studentbanking
Campus Door	Graduate Loan	Optional	At least 1/2 time	cost of attendance less financial aid	Prime - .5% to +5% depending on credit	0-9% depending on credit	12 mo. After graduation or dropping below 1/2 time.	Level for up to 20 years	Up to 8 months prior	www.campusdoor.com
Chase Bank	Chase Select	Optional	At least 1 hour for Chase Select	cost of attendance less financial aid	As Low as Prime -.5% up to Prime + 5.75	up to 9.5% depending on credit	6 mo. after graduation or any time enrollment ceases	Flexible up to 25 years	Up to 1 year prior	www.chaseselectloans.com
Citibank	CitiAssist	Optional	At Least 1 hour	cost of attendance less financial aid	Prime - .5%	None	6 mo. After graduation	Level or Interest Only Repayment	up to 1 year prior	www.citiassist.com
Key Bank	Key Alternative Loan or Career Loan	Optional	1/2 time for Key Alt Loan, or at least 1 hour for Career Loan	cost of attendance less financial aid	3 month LIBOR +3.3% with cosigner, 3.85% w/o	Same as previous prom. note or 0% for new borrowers for Key Alt. 2%,5% or 9% on Career Loan	6 mo. After graduation or dropping below 1/2 time.	Level Repayment for up to 20 years	no	www.key.com/educate
Mountain America Credit Union *requires a separate Entrance Counseling session	Education Line of Credit	Often required	At Least 1 hour * <u>grade verification must be sent each semester</u>	cost of attendance less financial aid	prime + 0 to 4.5% depending on credit	none	6 mo. After graduation or withdrawing	<u>INTEREST payments required while in school.</u> Then level repayment for up to 10 years.	up to 1 year prior	www.macu.com

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Nellie Mae	Excel Grad Loan	Optional	At least 1/2 time	cost of attendance less financial aid	prime + up to 2%	2% with cosigner, 6% without	6 mo. After graduation or dropping below 1/2 time.	Graduated, Level, or interest only repayment	up to 1 year prior	www.nelliemae.com
Nelnet	Preferred Private Loan	Optional	At least 1/2 time	Cost of attendance less financial aid	Prime -1% to Prime + 2%	None	6 mo. after graduation or dropping below 1/2 time.	Flexible, up to 25 years	Up to 3 years prior	www.nelnet.com
TERI	TERI Gauranteed Alternative Loan or TERI CEL loan	Optional	At least 1/2 time for Guaranteed or at least 1 hour for CEL loan	cost of attendance less financial aid	0-9% based on co-signer or student's credit	Variable based on lender selected	6 mo. After graduation or dropping below 1/2 time.	Level Repayment for up to 25 years	Any Prior Balance	www.teri.org
US Bank	GAP or No FEE	Optional	At least 1/2 time	cost of attendance less financial aid	91 day T-bill + 2.5%	4 or 8% for Gap Loan or none for No FEE	6 mo. After graduation or dropping below 1/2 time.	Graduated, Level or income sensitive repayment	up to 6 months prior	www.usbank.com/student_loans
Wells Fargo * International students may apply	Collegiate Loan	Optional	At Least 1 hour	cost of attendance less financial aid	prime + 0-4.5% depending on credit	None	6 mo. After graduation or dropping below 1/2 time.	Graduated and Level Repayment up to 15 years	Up to 7 months prior	www.wellsfargo.com