

[Creditor Name]

[Creditor Address]

Rates & Loan Terms

Current Starting Interest Rates between:

%	and	%
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Your starting rate

[Description of how rate is determined, if applicable]

Maximum Interest Rate

Your interest rate **will vary with the market** based on the [Index] Rate (a publicly available interest rate we use to set the variable rate) but **[description of maximum rate or lack thereof]**. The rate can change [frequency of rate changes] and [description of limit on rate increase at any one time, or lack thereof].

Fees

[Itemization of fees]

Term of Loan:

[Applicable loan term or terms]

Repayment Options & Sample Costs

In-School Repayment options <small>(available while continuously enrolled in School)</small>	Sample Loan amount	Sample Interest Rate <small>(highest possible starting rate)</small>	Sample Total Paid <small>(over [term of loan], including fees)</small>
1. [REPAYMENT OPTION] <small>[Description]</small>	\$10,000.00	[Rate]	[Total Cost]
2. [ADDITIONAL REPAYMENT OPTION] <small>[Description]</small>	\$10,000.00	[Rate]	[Total Cost]
3. [ADDITIONAL REPAYMENT OPTION] <small>[Description]</small>	\$10,000.00	[Rate]	[Total Cost]

Federal Loan Alternatives

Loan program	Current Interest Rates	
PERKINS for Students	[Rate] fixed	
STAFFORD for Students	[Rate] fixed	Undergraduate subsidized
	[Rate] fixed	Undergraduate unsubsidized & Graduate
PLUS for Parents	[Rate] fixed	Federal Family Education Loan
	[Rate] fixed	Federal Direct Loan

You may qualify for Federal education loans.

For additional information, **contact your school's financial aid office or the Department of Education at:**

federalstudentaid.ed.gov

Next Steps

1. Find Out More About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Application and the School Certification Form.

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except the variable interest rate may change based on adjustments to the index).

REFERENCE NOTES

Variable Interest Rate

[Variable interest rate information, if applicable]

Eligibility Criteria

[Description of eligibility criteria]

About the Repayment Example

[Description of repayment example assumptions]