

Rates for borrowers or cosigners with FICO¹ scores of 800 or more

In-School Payment Choice	Immediate Payment	Interest-Only Payment	Deferred Payment
Origination Fee	0%	0%	0%
Fixed Interest Rate	5.50%	5.70%	5.80%
Payments Required While the Student Is Enrolled and During the Separation Period?	Yes, principal and interest payments²	Yes, interest-only payments²	No
Separation Period	N/A ³	6 months ³	6 months
Principal and Interest Repayment Period⁴	10 years	10 years	15 years
Examples for a \$10,000 Loan			
Annual Percentage Rate (APR)	5.50%⁵	5.70%⁶	5.56%⁷
Finance Charge	\$3,021 ⁵	\$5,565 ⁶	\$8,695 ⁷
Interest-Only Monthly Payment	N/A	\$48 ⁶	N/A
Principal and Interest Monthly Payment	\$109 ⁵	\$110 ⁶	\$104 ⁷

¹ The FICO score used is the TransUnion FICO Score 4, which is based on data from TransUnion and may be different from other credit scores. FICO is a registered trademark of the Fair Isaac Corporation.

² Borrowers with delinquencies during the immediate principal and interest or interest-only repayment periods may have future disbursements and/or loans suspended or canceled.

³ The in-school and separation periods cannot exceed 60 months. Payments required during this period.

⁴ If a pre-disbursement loan cancellation results in a College Family Loan of \$1,000 or less, the maximum principal and interest repayment term is 37 months.

⁵ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, and a fixed interest rate of 5.50% during the 120-month principal and interest repayment period.

⁶ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring principal for 51 months, and a fixed interest rate of 5.70% during the 51-month interest-only and the 120-month principal and interest repayment periods.

⁷ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring interest and principal for 51 months, and a fixed interest rate of 5.80% during the 51-month in-school and separation period and the 180-month principal and interest repayment period.

Rates for borrowers or cosigners with FICO¹ scores of 760–799

In-School Payment Choice	Immediate Payment	Interest-Only Payment	Deferred Payment
Origination Fee	0%	0%	0%
Fixed Interest Rate	6.00%	6.10%	6.30%
Payments Required While the Student Is Enrolled and During the Separation Period?	Yes, principal and interest payments²	Yes, interest-only payments²	No
Separation Period	N/A ³	6 months ³	6 months
Principal and Interest Repayment Period⁴	10 years	10 years	15 years
Examples for a \$10,000 Loan			
Annual Percentage Rate (APR)	6.00%⁵	6.10%⁶	6.02%⁷
Finance Charge	\$3,321 ⁵	\$5,975 ⁶	\$9,630 ⁷
Interest-Only Monthly Payment	N/A	\$51 ⁶	N/A
Principal and Interest Monthly Payment	\$111 ⁵	\$112 ⁶	\$109 ⁷

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² Borrowers with delinquencies during the immediate principal and interest or interest-only repayment periods may have future disbursements and/or loans suspended or canceled.

³ The in-school and separation periods cannot exceed 60 months. Payments required during this period.

⁴ If a pre-disbursement loan cancellation results in a College Family Loan of \$1,000 or less, the maximum principal and interest repayment term is 37 months.

⁵ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, and a fixed interest rate of 6.00% during the 120-month principal and interest repayment period.

⁶ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring principal for 51 months, and a fixed interest rate of 6.10% during the 51-month interest-only and the 120-month principal and interest repayment periods.

⁷ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring interest and principal for 51 months, and a fixed interest rate of 6.30% during the 51-month in-school and separation period and the 180-month principal and interest repayment period.

Rates for borrowers or cosigners with FICO¹ scores of 720–759

In-School Payment Choice	Immediate Payment	Interest-Only Payment	Deferred Payment
Origination Fee	0%	0%	0%
Fixed Interest Rate	6.20%	6.30%	6.52%
Payments Required While the Student Is Enrolled and During the Separation Period?	Yes, principal and interest payments²	Yes, interest-only payments²	No
Separation Period	N/A ³	6 months ³	6 months
Principal and Interest Repayment Period⁴	10 years	10 years	15 years
Examples for a \$10,000 Loan			
Annual Percentage Rate (APR)	6.20%⁵	6.30%⁶	6.22⁷
Finance Charge	\$3,441 ⁵	\$6,181 ⁶	\$10,053 ⁷
Interest-Only Monthly Payment	N/A	\$53 ⁶	N/A
Principal and Interest Monthly Payment	\$112 ⁵	\$113 ⁶	\$111 ⁷

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³ The in-school and separation periods cannot exceed 60 months. Payments required during this period.

⁴ If a pre-disbursement loan cancellation results in a College Family Loan of \$1,000 or less, the maximum principal and interest repayment term is 37 months.

⁵ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, and a fixed interest rate of 6.20% during the 120-month principal and interest repayment period.

⁶ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring principal for 51 months, and a fixed interest rate of 6.30% during the 51-month interest-only and the 120-month principal and interest repayment periods.

⁷ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring interest and principal for 51 months, and a fixed interest rate of 6.52% during the 51-month in-school and separation period and the 180-month principal and interest repayment period.

Rates for borrowers or cosigners with FICO¹ scores of 670–719

In-School Payment Choice	Immediate Payment	Interest-Only Payment	Deferred Payment
Origination Fee	0%	0%	0%
Interest Rate	6.30%	6.42%	7.22%
Payments Required While the Student Is Enrolled and During the Separation Period?	Yes, principal and interest payments²	Yes, interest-only payments²	No
Separation Period	N/A ³	6 months ³	6 months
Principal and Interest Repayment Period⁴	10 years	10 years	15 years
Examples for a \$10,000 Loan			
Annual Percentage Rate (APR)	6.30%⁵	6.42%⁶	6.85%⁷
Finance Charge	\$3,502 ⁵	\$6,305 ⁶	\$11,436 ⁷
Interest-Only Monthly Payment	N/A	\$54 ⁶	N/A
Principal and Interest Monthly Payment	\$113 ⁵	\$113 ⁶	\$119 ⁷

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² Borrowers with delinquencies during the immediate principal and interest or interest-only repayment periods may have future disbursements and/or loans suspended or canceled.

³ The in-school and separation periods cannot exceed 60 months. Payments required during this period.

⁴ If a pre-disbursement loan cancellation results in a College Family Loan of \$1,000 or less, the maximum principal and interest repayment term is 37 months.

⁵ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, and a fixed interest rate of 6.30% during the 120-month principal and interest repayment period.

⁶ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring principal for 51 months, and a fixed interest rate of 6.42% during the 51-month interest-only and the 120-month principal and interest repayment periods.

⁷ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring interest and principal for 51 months, and a fixed interest rate of 7.22% during the 51-month in-school and separation period and the 180-month principal and interest repayment period.