

**Rates for borrowers or cosigners with FICO<sup>1</sup> scores of 800 or more**

In-School Payment Choice	Immediate Payment	Interest-Only Payment	Deferred Payment
<b>Origination Fee</b>	0%	0%	0%
<b>Fixed Interest Rate</b>	5.50%	5.70%	5.80%
<b>Payments Required While the Student Is Enrolled and During the Separation Period?</b>	<b>Yes, principal and interest payments<sup>2</sup></b>	<b>Yes, interest-only payments<sup>2</sup></b>	No
<b>Separation Period</b>	N/A <sup>3</sup>	6 months <sup>3</sup>	6 months
<b>Principal and Interest Repayment Period<sup>4</sup></b>	10 years	10 years	15 years
<b>Examples for a \$10,000 Loan</b>			
<b>Annual Percentage Rate</b>	<b>5.50%<sup>5</sup></b>	<b>5.70%<sup>6</sup></b>	<b>5.56%<sup>7</sup></b>
<b>Finance Charge</b>	\$3,021 <sup>5</sup>	\$5,564 <sup>6</sup>	\$8,685 <sup>7</sup>
<b>Interest-Only Monthly Payment</b>	N/A	\$48 <sup>6</sup>	N/A
<b>Principal and Interest Monthly Payment</b>	\$109 <sup>5</sup>	\$110 <sup>6</sup>	\$104 <sup>7</sup>

<sup>1</sup> 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.

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

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

<sup>4</sup> 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.

<sup>5</sup> **Annual percentage rate (APR)**, 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.

<sup>6</sup> **Annual percentage rate (APR)**, 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.

<sup>7</sup> **Annual percentage rate (APR)**, 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 FICO<sup>1</sup> scores of 760–799

In-School Payment Choice	Immediate Payment	Interest-Only Payment	Deferred Payment
<b>Origination Fee</b>	0%	0%	0%
<b>Fixed Interest Rate</b>	6.00%	6.10%	6.30%
<b>Payments Required While the Student Is Enrolled and During the Separation Period?</b>	<b>Yes, principal and interest payments<sup>2</sup></b>	<b>Yes, interest-only payments<sup>2</sup></b>	No
<b>Separation Period</b>	N/A <sup>3</sup>	6 months <sup>3</sup>	6 months
<b>Principal and Interest Repayment Period<sup>4</sup></b>	10 years	10 years	15 years
<b>Examples for a \$10,000 Loan</b>			
<b>Annual Percentage Rate</b>	<b>6.00%<sup>5</sup></b>	<b>6.10%<sup>6</sup></b>	<b>6.02%<sup>7</sup></b>
<b>Finance Charge</b>	\$3,320 <sup>5</sup>	\$5,975 <sup>6</sup>	\$9,621 <sup>7</sup>
<b>Interest-Only Monthly Payment</b>	N/A	\$51 <sup>6</sup>	N/A
<b>Principal and Interest Monthly Payment</b>	\$111 <sup>5</sup>	\$112 <sup>6</sup>	\$109 <sup>7</sup>

<sup>1</sup> 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.

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

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

<sup>4</sup> 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.

<sup>5</sup> **Annual percentage rate (APR)**, 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.

<sup>6</sup> **Annual percentage rate (APR)**, 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.

<sup>7</sup> **Annual percentage rate (APR)**, 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 FICO<sup>1</sup> scores of 720–759

In-School Payment Choice	Immediate Payment	Interest-Only Payment	Deferred Payment
<b>Origination Fee</b>	0%	0%	0%
<b>Fixed Interest Rate</b>	6.20%	6.30%	6.52%
<b>Payments Required While the Student Is Enrolled and During the Separation Period?</b>	<b>Yes, principal and interest payments<sup>2</sup></b>	<b>Yes, interest-only payments<sup>2</sup></b>	No
<b>Separation Period</b>	N/A <sup>3</sup>	6 months <sup>3</sup>	6 months
<b>Principal and Interest Repayment Period<sup>4</sup></b>	10 years	10 years	15 years
<b>Examples for a \$10,000 Loan</b>			
<b>Annual Percentage Rate</b>	<b>6.20%<sup>5</sup></b>	<b>6.30%<sup>6</sup></b>	<b>6.22<sup>7</sup></b>
<b>Finance Charge</b>	\$3,440 <sup>5</sup>	\$6,181 <sup>6</sup>	\$10,043 <sup>7</sup>
<b>Interest-Only Monthly Payment</b>	N/A	\$53 <sup>6</sup>	N/A
<b>Principal and Interest Monthly Payment</b>	\$112 <sup>5</sup>	\$113 <sup>6</sup>	\$111 <sup>7</sup>

<sup>1</sup> 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.

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

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

<sup>4</sup> 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.

<sup>5</sup> **Annual percentage rate (APR)**, 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.

<sup>6</sup> **Annual percentage rate (APR)**, 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.

<sup>7</sup> **Annual percentage rate (APR)**, 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 FICO<sup>1</sup> scores of 670–719

In-School Payment Choice	Immediate Payment	Interest-Only Payment	Deferred Payment
<b>Origination Fee</b>	0%	0%	0%
<b>Interest Rate</b>	6.30%	6.42%	7.22%
<b>Payments Required While the Student Is Enrolled and During the Separation Period?</b>	<b>Yes, principal and interest payments<sup>2</sup></b>	<b>Yes, interest-only payments<sup>2</sup></b>	No
<b>Separation Period</b>	N/A <sup>3</sup>	6 months <sup>3</sup>	6 months
<b>Principal and Interest Repayment Period<sup>4</sup></b>	10 years	10 years	15 years
<b>Examples for a \$10,000 Loan</b>			
<b>Annual Percentage Rate</b>	<b>6.30%<sup>5</sup></b>	<b>6.42%<sup>6</sup></b>	<b>6.85%<sup>7</sup></b>
<b>Finance Charge</b>	\$3,501 <sup>5</sup>	\$6,305 <sup>6</sup>	\$11,425 <sup>7</sup>
<b>Interest-Only Monthly Payment</b>	N/A	\$54 <sup>6</sup>	N/A
<b>Principal and Interest Monthly Payment</b>	\$113 <sup>5</sup>	\$113 <sup>6</sup>	\$119 <sup>7</sup>

<sup>1</sup> 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.

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

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

<sup>4</sup> 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.

<sup>5</sup> **Annual percentage rate (APR)**, 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.

<sup>6</sup> **Annual percentage rate (APR)**, 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.

<sup>7</sup> **Annual percentage rate (APR)**, 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.