

Comparison of Bar Study Loan Programs (2007 Graduates)

Lender	Citibank	Access Group	Sallie Mae	Nellie Mae	Law Achiever	T.H.E
Contact	http://studentloan.com/schools/nyu/	www.accessgroup.org	www.salliemae.com	www.nelliemae.org	www.keybank.com/educate	www.theloanprogram.org
Loan Maximum	\$11,000	\$15,000	\$10,000	\$10,000	\$15,000	\$15,000
Interest Rates	Prime -1.00% or Prime +.50% based on credit rating	Three-month LIBOR + 2.55% or 3.75% or 6.45% (based on credit history)	Pre June 1st: Prime +2% with or w/o cosigner *Effective June 1st: Prime + 3% (w/o cosigner) Prime + 2.5% (with cosigner)	Options: monthly variable: Prime - .50% annual variable: Prime + 2.25%	Grace period: three month LIBOR +2.65 Repayment: three month LIBOR + 2.75%, 3.00% or 3.50% (10 year, 15 year or 25 year repayment term)	As low as 3-month LIBOR + 1.75% or 3-month LIBOR + 2.75% with the T.H.E. Bonus
Fees	None	None	Disbursement fees Prime + 2.5% (with cosigner) Without co-borrower: 11.5%	With co-borrower: 4% (added to principal) Without co-borrower: 8% (added to principal) Interest deferral fee: 2%	None	None
Repayment Begins	9 months after graduation	9 months after graduation	9 months after graduation	6 months after graduation	9 months after graduation	9 months after graduation
Previous Loan with Lender Required	No	No	No	No	No	Yes
How to Apply	Apply online at lender's website	Apply online at lender's website	Contact lender for app & submit to NYU Law Student Financial Services Office for school certification once approved	Apply online at lender's website	Apply online at lender's website	Apply online at lender's website
Application Deadline	12 months after graduation date.	9 months after graduation date.	6 months after graduation	3 months after graduation date	12 months after graduation date.	6 months after graduation

This information is current as of 04/17/07 and is subject to change. This is not an exhaustive list of lenders. TIU is not responsible for changes made by lenders or misprints. For exact details and terms please contact the specific lender.