

# UMassAmherst

## Non- Degree Continuing & Professional ED Certificate Programs

	Interest Rates & Origination Fees	Minimum/Maximum	Repayment Terms	SAP and Enrollment Requirement	Lifetime Aggregate	Payment of Prior Balance
<b>CHASE/JPMorgan</b> <i>The Chase Select Private Student Loan</i> <i>Continuing Education Loan</i> <a href="http://www.chaseselectloans.com">www.chaseselectloans.com</a> 1-866-306-0868	Variable 3 month LIBOR + 3.655% LIBOR + 10.25% Zero Fees	\$500/Cost of attendance minus financial aid.	6 months after graduation. Up to 25 years to repay	NO SAP Less than ½ time *Certificate Program	\$180,000	Yes, up to 12 months
<b>CITIBANK/The Student Loan Corporation</b> <i>CitiAssist Undergraduate Loan</i> <a href="http://www.studentloan.citibank.com">www.studentloan.citibank.com</a> 1-800-788-3368	Variable 3 month LIBOR + 4.75% LIBOR + 11.50% 0-6% Fees	\$1000/Cost of attendance minus financial aid.	6 months after graduation. Up to 20 years to repay	NO SAP Less than ½ time	\$120,000	NO
<b>PNC Bank/</b> <b>PNC Solutions Loan</b> <a href="http://www.pnconcampus.com">www.pnconcampus.com</a> 1-800-762-1001	Variable 1 month LIBOR + 2.70% LIBOR + 8.45% Capped at 18% 0-6% Fees	\$1000/Cost of attendance minus financial aid.	6 months after graduation. Up to 25 years to repay	NO SAP At least ½ time	NA	Yes, up to 3 months
<b>SUNTRUST BANK/ SunTrust Education Loan</b> <b>Academic Answer Loan</b> <a href="http://www.sunstrusteducation.com/academicanswer">www.sunstrusteducation.com/academicanswer</a> 1-800-552-3006	Variable 1 month LIBOR + 3.50% LIBOR + 10.75% Capped at 18% Zero origination fees	\$1000/Cost of attendance minus financial aid.	6 months after graduation. Up to 25 years to repay. 2-6% Repayment finance charges	NO SAP At least ½ time	\$150,000	NO
<b>WELLS FARGO BANK, N.A.</b> <b>Wells Fargo Collegiate Loan</b> <b>Wells Fargo Education Connection Loan</b> <a href="http://www.wellsfargo.com/student">www.wellsfargo.com/student</a> 1-800-658-3567	Variable PRIME +1.00% PRIME+ 7.99% Zero Fees	\$1000/Cost of attendance minus financial aid.	6 months after graduation. Up to 25 years to repay	NO SAP Less than ½ time	\$120,000	Yes, up to 12 months