

UMassAmherst

Undergraduate Students

	Interest Rates & Origination Fees	Minimum/Maximum	Repayment Terms	Satisfactory Academic Progress (SAP) and Enrollment Requirement	Lifetime Aggregate	Payment of Prior Balance
CHASE/JPMorgan The Chase Select Private Student Loan www.chaseselectloans.com 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	\$120,000	Yes, up to 12 months
CITIBANK/The Student Loan Corporation CitiAssist Undergraduate Loan www.studentloan.citibank.com 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
DISCOVER/Discover Financial Services Discover Student Loans www.discoverstudentloans.com 1-877-728-3030	Variable PRIME -.50% PRIME+4.75% Capped at 18% Zero Fees	\$1000/Cost of attendance minus financial aid.	6 months after graduation. Up to 15 years to repay	YES At least ½ time	\$140,000	Yes, up to 6 months
PNC Bank/ PNC Solutions Loan www.pnconcampus.com 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	No limit	Yes, up to 3 months
SUNTRUST BANK/ SunTrust Education Loan Academic Answer Loan www.suntrustededucation.com/academicanswer 1-800-552-3006	Variable 1 month LIBOR + 3.50% LIBOR + 10.75% Capped at 18% Zero origination fees 2-6% Repayment finance charge	\$1000/Cost of attendance minus financial aid.	6 months after graduation. Up to 25 years to repay	NO SAP At least ½ time	\$100,000	NO
UMASS FIVE COLLEGE/ Federal Credit Union The Credit Union Student Choice Loan www.umassfive.studentchoice.org 1-413-256-5500	Variable PRIME +1.75% PRIME+ 2.00% Capped at 18% Zero Fees	\$1000/Cost of attendance minus financial aid.	6 months after graduation. Up to 20 years to repay	YES At least ½ time	\$75,000	NO
WELLS FARGO BANK, N.A. Wells Fargo Collegiate Loan www.wellsfargo.com/student 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

Please note this information is subject to change.