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<tbody>
<tr>
<td>Bank of North Dakota</td>
<td>-ND residents, or students at ND colleges</td>
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<td></td>
<td></td>
<td>-Not req’d for creditworthy applicants</td>
<td>-Cosigner release after 24 consecutive, on-time payments</td>
<td>-10, 25 yr terms (25-yr only for loans &gt;$30K)</td>
<td>0.25% interest rate reduction for ACH</td>
<td>ND resident, or students at ND college</td>
</tr>
<tr>
<td>Citizens Bank</td>
<td>-Strong credit history</td>
<td>$1,000-$90K</td>
<td>2.45-9.45%</td>
<td>5.25-11.75%</td>
<td>-Not req’d for creditworthy applicants</td>
<td>-Cosigner release after 36 consecutive, on-time payments</td>
<td>-5, 10, 15 yr terms</td>
<td>0.25% interest rate reduction for ACH</td>
<td>National</td>
</tr>
<tr>
<td>CommonBond</td>
<td>-Full-time MBA students only @ eligible school</td>
<td>$2,000-$110K/year</td>
<td>N/A</td>
<td>6.23-6.72%</td>
<td>-Not req’d for creditworthy applicants</td>
<td>-Cosigner release after 36 consecutive, on-time payments</td>
<td>-10, 15 yr term</td>
<td>0.25% interest rate reduction for ACH</td>
<td>National</td>
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<tr>
<td>Darien Rowayton Bank</td>
<td>-Creditworthy candidate</td>
<td>$5,000 min</td>
<td>4.45-4.86%</td>
<td>6.26-6.67%</td>
<td>-Not req’d for creditworthy applicants</td>
<td>-Cosigner release after 12 consecutive, on-time payments</td>
<td>-10, 15, 20 yr terms</td>
<td>0.25% interest rate reduction for ACH</td>
<td>National</td>
</tr>
<tr>
<td>EDvestinU</td>
<td>-FICO ≥ 750 (or 675 with a cosigner)</td>
<td>$1,000-$200,000</td>
<td>1.987-8.519%</td>
<td>3.417-8.967%</td>
<td>-Not req’d for creditworthy applicants</td>
<td>-Cosigner release after 24 consecutive, on-time payments</td>
<td>-10 yr term</td>
<td>0.50% interest rate reduction for ACH</td>
<td>National</td>
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<tr>
<td>iHelp</td>
<td>-3 years of positive credit history</td>
<td>-Min: $1,000 (borrower attends a school in Georgia, $3,000)</td>
<td>3.18-8.71%</td>
<td>N/A</td>
<td>-Not req’d for creditworthy applicants</td>
<td>-Cosigner release after 24 consecutive, on-time payments</td>
<td>-Repayment terms? 20 yr max</td>
<td>National</td>
<td>Interest doesn’t capitalize while in school (if one chooses to defer payments)</td>
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<td><strong>LendKey</strong></td>
<td>-36 months of credit</td>
<td>$2,000-$120K</td>
<td>3.09-7.80%</td>
<td>N/A</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-10 yr term</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National</td>
<td>-LendKey simply connects you with a credit union, so everything depends on the terms of the specific one you pick</td>
</tr>
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<td><strong>MEFA</strong></td>
<td>-MA residents, or students at MA colleges</td>
<td>-$1,500 min for public schools-$2,000 min for private schools-Cost of attendance max</td>
<td>N/A</td>
<td>5.82-7.67%</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-10 (only for immediate), 15 yr terms</td>
<td>-No death or disability discharge</td>
<td>MA residents or students at MA colleges</td>
<td>4% origination fee with co-borrower</td>
</tr>
<tr>
<td><strong>New Jersey Higher Education Student Assistance Authority - NCCLASS</strong></td>
<td>Be a U.S. Citizen or eligible non-citizen.</td>
<td>Up to cost of attendance</td>
<td>4.79% or 5.60% or 7.20%, borrower selects repayment option</td>
<td>10 year or 15 year or 20 year loan, borrower selects the repayment option</td>
<td>-Death or disability discharge Some lower payment options may be available</td>
<td></td>
<td>All states if student and borrower are NJ residents</td>
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<td><strong>RI SALLI</strong></td>
<td>-RI residents, or students at RI colleges</td>
<td>$1,500-$40,000</td>
<td>N/A</td>
<td>4.24-5.93%</td>
<td>- Not req’d for creditworthy applicants w/ required income</td>
<td>-10 yr immediate, 15 yr deferred</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>RI residents or students at RI colleges</td>
<td></td>
</tr>
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<td><strong>Sallie Mae - Career Training</strong></td>
<td>-US Citizen or permanent resident</td>
<td>$1,000 min</td>
<td>4.75-11.89%</td>
<td>N/A</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-Interest-Only, and Fixed Repayment ($25 payments during school) options</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National</td>
<td>For students in non-degree-granting programs. No origination fee</td>
</tr>
<tr>
<td><strong>Sallie Mae - Undergrad</strong></td>
<td>-US Citizen or permanent resident</td>
<td>$1,000 min</td>
<td>2.50-9.59%</td>
<td>5.74-11.85%</td>
<td>-Not req’d for creditworthy applicants w/ required income</td>
<td>-Deferred, Interest-Only, and Fixed Repayment ($25 payments during school) options</td>
<td>-0.25% interest rate reduction for ACH</td>
<td>National</td>
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| Sallie Mae - Graduate | -US Citizen or permanent resident  
-Strong credit history  
-Enrolled in school full-time, half-time, or less than half-time | $1,000 min  
Cost of attendance max | 2.50-7.51%  
5.74%-8.56% | -Not req’d for creditworthy applicants  
-Non-citizens must apply with a cosigner  
-Cosigner release after 12 consecutive, on-time payments | -Deferred, Interest-Only, and Fixed Repayment ($25 payments during school) options  
-5-15 yr terms  
-Graduated repayment option (for 12 months) available | -0.25% interest rate reduction for ACH  
-0.50% interest rate reduction if you choose interest-only repayment | National | Also offers medical residency and relocation loans, as well as Bar exam loans |
| U Fi | -Strong credit history  
-FICO = 740  
-Income ≥ $12K  
-Legal resident of US (except Vermont)  
-At least half-time student | -$1,000-$125K  
-$150K cap for MA/MS/PhD  
-$175K cap for MBA/JD  
-$225K cap for graduate health degree | 6.18-9.44%  
7.20-11.75% | -Not req’d for creditworthy applicants  
-Cosigner release after 24 consecutive, on-time payments | -5, 10, 15 yr terms  
-Immediate, Interest only, Deferred options  
-Death and permanent disability discharge | -0.25% interest rate reduction for ACH  
-1.5% cash back for good grades | National except Vermont |
| Wells Fargo - Collegiate | -Positive credit history  
-Acceptable debt-to-income ratio  
-At least half-time student | $1,000-$120K | 3.39-9.03%  
5.94-10.93% | - Not req’d for creditworthy applicants  
-Cosigner release after 24 consecutive, on-time payments (or 48 payments, if first payment is not made on time) | -15 yr term  
-7 yr deferment  
-6 month grace period  
-Economic hardship forbearance available  
-Death and disability discharge | -0.25% interest rate reduction for ACH  
-0.25% interest rate reduction for Wells Fargo customers | National |
| Wells Fargo - Graduate | -Positive credit history  
-At least half-time student | -$1,000-$120K  
-$180K cap for JD/MBA | 3.94-9.44%  
6.60-11.30% | -15 yr term  
-5 yr deferment  
-6 month grace period  
-Economic hardship forbearance available  
-Death and disability discharge | -Wells Fargo also offers the Bar Exam loan for costs of the bar exam registration, prep material, and living expenses |
| Wells Fargo - Health Professionals | -Positive credit history  
-Enrolled in medical school for specific qualifying programs | -$1,000-$120K  
-$180K cap for nursing, occupational therapy, optometry, pharmacy, physical therapy, PA, podiatry, vet  
-$250K cap for MD/DO | 3.41-8.01%  
6.44-9.97% | -15, 20 yr terms  
-5-7 yr deferment  
-6-36 month grace period  
-Economic hardship forbearance available  
-Death and disability discharge | -Wells Fargo also offers the MedCAP-XTRA loan for borrowing after school (e.g. residency, medical boards, relocation) |