

[Creditor Name]  
[Creditor Address]  
[Creditor Phone Number]

## Loan Interest Rate & Fees

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Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you

## Loan Cost Examples

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# Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type
PERKINS for Students	B 9 H <del>A</del> _D_L K
STAFFORD for Students	B 9 H <del>A</del> _D_L K Undergraduate subsidized B O E V O T V C T
	B 9 H <del>A</del> _D_L K Graduate SPGF T T P B M T U V E O T
PLUS for Parents and Graduate / Professional Students	B 9 H <del>A</del> _D_L K - L K L Y H S P , S \ J H [ B W U H U
	B 9 H <del>A</del> _D_L K Federal Direct Loan

You may qualify for Federal education loans.

For additional information, contact [V\Y ZJOVV B U Z P A H S H P K V M](mailto:V\Y ZJOVV B U Z P A H S H P K V M)

or the Department of Education at:

[www.studentaid.gov](http://www.studentaid.gov)

## Next Steps

Find Out About Other Loan Options.

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ZJOVVS»Z MPUHUJPHS HPK VMMPJL VY ]PZP[ [OL +LWHY[TLU[ VM ,K\JH[PV  
[www.studentaid.gov](http://www.studentaid.gov) for more information about other loans.

;V (WWS` MVY [OPZ 3VHU  
\$PNQMFUF BMM PG UIF SFRVJSFE TUFQT QSPWJEFE GPS UIF )  
XXX EBLF FEV GJOB JE BQQMZGPSMPBOT

### NOTES

#### Eligibility Criteria

◁ [Description of eligibility criteria]

#### Bankruptcy Limitations

◁ O M \Ä S M V M U R Y \ W \ J T H ` Z [ P B S L X \ P [ W M H I H J R O P Z  
loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.