



The William Jessup Financial Aid Office has prepared this Loan Comparison Chart to assist you in selecting an alternative loan program that suits your particular needs. Before you look at alternative plans, make sure that you have exhausted all possibilities for federal and/or state financial aid programs.

As you explore these options, keep in mind what is most important to you - whether it's the interest rates, fees, repayment terms or co-borrower requirements. Choosing a loan program is a long-term decision; it may be with you long after you graduate. Being informed now could save you time, problems and especially money later!

To apply for an alternative loan (or if you have specific questions or concerns regarding an alternative program), we suggest that you contact the lender directly. For general questions, contact the WJU Financial Aid Office at 916.577.2233 or email finaid@jessup.edu.

Lender	Minimum Annual Loan Amount	Interest Rate / Fees	Eligibility Requirements	Repayment/Deferment	Features
Sallie Mae 800-695-3317 www.salliemae.com/signature	\$500	As low as PRIME minus 1.00% ----- 0% for qualified borrowers (up to 3% depending on credit)	⌚ 18 years of age US citizen, perm. resident or international student	⌚ Up to 30 year repayment ⌚ 6 month grace period	⌚ 0.50% interest rate reduction for auto debit ⌚ Co-signer release option after 24 months of on-time payments ⌚ If you qualify for this loan once, you will receive it for the duration of your studies (barring no derogatory credit action).
All Student Loan 800-786-0002 www.allstudentloan.org/campusdoor	\$500	As low as PRIME minus 0.50% ----- 0% for qualified borrowers (up to 9% depending on credit)	⌚ Available to US citizens and eligible non citizens	⌚ Up to 25 year repayment ⌚ 12 month grace period	⌚ 0.25% interest rate reduction for auto debit ⌚ 0.25% interest rate reduction after first 48 consecutive on-time payments ⌚ No prepayment penalties ⌚ Co-signer release option after first 48 consecutive on-time payments
Chase Select Loan 866-308-0868 ChaseSelectLoans.com	\$500	As low as PRIME minus 1.00% ----- 0% for qualified borrowers (up to 5% depending on credit)	⌚ Available to creditworthy US citizens, eligible non-citizens, or international students w/ co-signer	⌚ Up to 25 year repayment ⌚ 6 month grace period	⌚ 0.25% interest rate reduction for auto debit ⌚ No prepayment penalties ⌚ Up to 0.50% interest rate reduction with qualified co-signer

PLEASE CONTACT YOUR LENDER OF CHOICE (WEBSITE OR PHONE) TO BEGIN THE ALTERNATIVE LOAN APPLICATION PROCESS!!!