

Lender Comparison Chart for 2008-2009

All Programs - Fifth Edition

All terms are subject to change and should be verified prior to application. Information presented is current as of June 5, 2008.

Lender	Federal Stafford Loan fees	Federal Grad PLUS Loan Fees	Stafford Repayment Incentives	Grad PLUS Repayment Incentives	Commercial Loan Interest Rate	Offers a Bar Exam Loan?	Other Comments:
Total Higher Education (add 5/27/08) 888-843-3095 theloanprogram.org	1%	3%	.25% EFT	.25% EFT	N/A	Yes	<ul style="list-style-type: none"> Highest rated lender by students in 05-06 and 06-07 surveys. School year commercial loan presently not offered, but bar loan available.
Citibank 800-967-2400 studentloan.com	1%	3%	.25% EFT .5% on-time*	.25% EFT .5% on-time*	Prime -.50 to +4.75%	Yes	<ul style="list-style-type: none"> Final 6 payments paid if student does not pay loan early.
Law Access Access Group, Inc. 800-282-1550 accessgroup.org	1%	3%	.25% EFT	.25% EFT	Prime -.50 to +7.9%	Yes	<ul style="list-style-type: none"> Commercial Loan: .50% for EFT payment and .50% interest rate reduction for 48 on-time payments Commercial lender is Campus Door
LawLoans Sallie Mae 888-272-5543 salliemae.com	1%	3%	.25% EFT	.25% EFT	1-month LIBOR +2 - 7.5%	Yes	<ul style="list-style-type: none"> Repayment incentives changed 5/30/08
Wachovia 800-338-2243 wachovia.com/education	1%	3%	.25% EFT	.25% EFT	Prime -.50 to +4.0%	Yes	<ul style="list-style-type: none"> Repayment incentives changed 6/05/08
Chase 800-487-4404 chastudentloans.com	1%	3%	.25% EFT	.25% EFT	Prime -.50 to +5.4%	No	

Lender Comparison Chart Notes

Students may use this chart as a reference tool, but are entitled to select ANY eligible federal/commercial lender for their borrowing needs. Lenders with a comprehensive program designed for law students (including bar loan) are listed first (highest rated by students, then alpha, by program name). Lenders must offer competitive rates and terms as well as meet our students' service expectations. Georgetown Law has no agreements with lenders for volume and cannot warrant that the terms are guaranteed or are the best available; better terms MAY exist. Terms are subject to change; alterations and lender additions since the first edition are orange. If you find a loan program that you would like us to review, please contact the Financial Aid Office.

To compare all aspects of the loan programs, we encourage our students to contact the individual lenders. Students may also use an independent and interactive web-based loan analyzer located at: www.finaid.com/calculators/loananalyzer.phtml. As of 05/21/08 1-month LIBOR (London Inter Bank Offered Rate) was 2.43% and the Prime Rate was 5.0%.

* Graduate receives Citibank's on-time payment benefit by making payments less than 15 days late. Benefits cease if the borrower reaches a delinquency status of 15 days or more. Citibank offers a "repair feature" allowing the benefit to restart after the borrower makes 24 consecutive on-time payments.