

# Lender Comparison Chart for 2009-2010

## All Programs – Fourth Edition

All terms are subject to change and should be verified prior to application. Information presented is current as of October 1, 2009.

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:
Discover Student Loans 877-728-3030 discoverstudentloans.com	.5%	3%	.25% EFT	.25% EFT	Prime + 1 to 7.75%	No	<ul style="list-style-type: none"> <li>New terms effective 10/1/09</li> </ul>
Citibank 800-967-2400 studentloan.com	.5%	3%	.25% EFT	.25% EFT	3-month LIBOR +4.75 to 11.50%	Yes	
LawLoans Sallie Mae 888-272-5543 salliemae.com	.5%	3%	.25% EFT	.25% EFT	1-month LIBOR +4 to 10.75%	Yes	
Law Access Access Group, Inc. 800-282-1550 accessgroup.org	.5%	3%	.25% EFT	.25% EFT	N/A	No	
Chase 800-487-4404 chasestudentloans.com	.5%	3%	.25% EFT	.25% EFT	3-month LIBOR +3.20 to 7.50%	No	

### Lender Comparison Chart Notes

Students may use this chart as a reference tool, but are entitled to select ANY federal/commercial lender, whether or not on the chart and without penalty, for their borrowing needs. Lenders are selected based on anticipated savings to the student, service levels and student feedback. The lender with the lowest anticipated federal loan cost(s) is listed first, then lenders with comprehensive programs designed for law students (including bar loan) then reverse-alpha, by program name. 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](http://www.finaid.com/calculators/loananalyzer.phtml). As of 9/23/09 1-month LIBOR (London Inter Bank Offered Rate) was 0.25%, 3-month LIBOR was 0.29% and the Prime Rate was 3.25% (source: bankrate.com).