

# Brooklyn Law School Private Loan Guide

Name	Sponsor	Amount	Interest	Term	Fees	Deferral	Requirements
CitiAssist	Citibank 1(800) 967-2400 <a href="http://www.citibank.com/student">www.citibank.com/student</a>	Minimum: \$500 Maximum: \$15,000	Prime Rate + 1% (adjusted quarterly)	15 years	0% at origination	Deferment of principal only. Accrued interest is capitalized just once at repayment. 6 month grace period <b>Be sure to inquire about repayment incentives</b>	U.S. citizen or permanent resident. Foreign students must apply with a U.S. citizen or permanent resident as co-borrower
Educaid PEP Loan	Educaid Loan Program 1(800) 255-8374 <a href="http://www.educaid.com">www.educaid.com</a>	Minimum - \$500 Maximum - \$15,000	Prime + 0% (adjusted quarterly)	20 years * dependent on amount borrowed	6% guarantee fee with cosigner, 8% without. 2% added at repayment for borrowers without cosigner	Deferment of principal only. Accrued interest is capitalized just once at repayment 6 month grace period <b>Be sure to inquire about repayment incentives</b>	Enrolled at least half-time
GATE Family Loan	First Marblehead Bank 1(888) 353-GATE <a href="http://www.gateloan.com">www.gateloan.com</a>	Minimum - \$1,000 Maximum - full cost of education	91-day T-bill + 3.10% (adjusted quarterly)	15 years	3% at origination	Deferment of principal and interest Accrued interest is capitalized at repayment 5 month grace period <b>Be sure to inquire about repayment incentives</b>	Foreign students must apply with a U.S. citizen or permanent resident as a co-borrower. Enrolled at least half-time.
Law Access Loan	Access Group 1(800) 282-1550 <a href="http://www.accessgroup.org">www.accessgroup.org</a>	Minimum - \$500 Maximum - full cost of education	91-day T-bill + 2.9% in school and at repayment (adjusted quarterly)	20 years	6% at disbursement Supplemental fee at repayment may vary from 1.5% to 6.9%	Deferment of principal only. Accrued interest is capitalized just once at repayment. 9 month grace period <b>Be sure to inquire about repayment incentives</b>	U.S. citizen/national or eligible non-citizen Enrolled at least half time
LawAchiever Loan	Key Education Resources 1(800) KEY-LEND <a href="http://www.Key.com/educate">www.Key.com/educate</a>	Minimum - \$500 Maximum - full cost of education	91 Day T-Bill + 2.5-3.25% depending on borrowers choice of repayment (adjusted quarterly)	10 - 25 Years	5.5% at origination, 3% added at repayment.	Deferment of principal and interest Accrued interest is capitalized just once at repayment. 9 month grace period <b>Be sure to inquire about repayment incentives</b>	U.S. citizen or national or eligible non-citizen possessing a student visa or F1 or I20. Enrolled at least half-time.
Law Express	American Express 1(800) 814-4595 <a href="http://www.americanexpress.com/edloans">www.americanexpress.com/edloans</a>	Minimum: \$1500 Maximum: 15,000 without a cosigner, full cost of education with a cosigner	Prime Rate + 0% while in school Prime Rate +1% in repayment (adjusted quarterly)	Up to 25 Years with a cosigner, up to 20 Years without.	6% at disbursement with cosigner, 5% plus 2% at repayment without.	Deferment of principal and interest Accrued interest is capitalized once at repayment and once after each forbearance period 6 month grace period <b>Be sure to inquire about repayment incentives</b>	U.S. citizen or national or eligible non-citizen possessing original I-151 or I-551 card Enrolled at least half-time.
LawLoans	Sallie Mae	Minimum - \$500	Varies depending on credit history - can range from Prime + 0% to Prime + 1 or Prime + 2.5% (adjusted quarterly)	15 years	* dependent on borrowers' credit history	Deferment of principal and interest Accrued interest is capitalized quarterly. 9 month grace period <b>Be sure to inquire about repayment incentives</b>	U.S. citizen or national or a permanent resident without conditions. Enrolled at least half-time.
Law Student Loan	1(800) 984-0190 <a href="http://www.norwest.com">www.norwest.com</a>	Maximum - full cost of education					

## Brooklyn Law School Private Loan Guide (Continued)

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Signature Student Loan	Sallie Mae 1(800) 984-0190 <a href="http://www.salliemae.com">www.salliemae.com</a>	Minimum - \$500 Maximum - \$100,000	Varies depending on credit history - can range from Prime + 0% to Prime + 1 or Prime + 2.5% (adjusted quarterly)	15 years	0-6% at disbursement depending on borrower/ cosigner credit, up to 3% added at repayment for borrowers without a cosigner	Deferment of principal and interest Accrued interest is capitalized at repayment 6 month grace period	U.S. citizen or national. Foreign students must apply with a credit-worthy U.S. citizen or permanent resident cosigner.
<b>Be sure to inquire about repayment incentives</b>							
T.H.E. Law Educational Loan	Total Higher Education (T.H.E.) 1(888) THE-0004 <a href="http://www.northstar.org">www.northstar.org</a>	Minimum: \$500 Maximum - full cost of education	91 Day T-Bill + 3.25% in school repayment. (adjusted quarterly)	15 years	4% at origination. 0% at repayment with a cosigner, 3% if without.	Deferment of principal only. Accrued interest is capitalized just once at repayment 9 month grace period	U.S. citizen or permanent resident enrolled in an approved school.

## Brooklyn Law School International Private Loan Guide

Name	Sponsor	Amount	Interest	Term	Fees	Deferral	Requirements
Educaid Canadian Higher Education Loan Program	Educaid Loan Program 1(800) 255-8374 <a href="http://www.educaid.com">www.educaid.com</a>	Minimum - \$1000 Maximum - \$15,000	Prime + 1.5% Current rate 9.25 (adjusted quarterly)	20 years * dependent on amount borrowed	7% guarantee fee with cosigner, 9% without. 2% added at repayment for borrowers without cosigner.	Deferment of principal only. Accrued interest is capitalized just once at repayment. 6 month grace period	At least one applicant must be a Canadian citizen. Enrolled half-time.
<b>Be sure to inquire about repayment incentives</b>							
Educaid ISLP Graduate Loan	Educaid Loan Program 1(800) 255-8374 <a href="http://www.educaid.com">www.educaid.com</a>	Minimum - \$500 Maximum - \$15,000	Prime + 0% Current rate 7.75% (adjusted quarterly)	20 years * dependent on amount borrowed	6% guarantee fee with cosigner, 8% without. 2% added at repayment for borrowers without a cosigner	Deferment of principal only. Accrued interest is capitalized just once at repayment. 6 month grace period	Foreign students must have a credit-worthy U.S. citizen or permanent resident co-signer.
<b>Be sure to inquire about repayment incentives</b>							