

**This table can be used for alternative loans.**

You may want to visit [www.finaid.org/loans/privatestudentloans.phtml](http://www.finaid.org/loans/privatestudentloans.phtml) for additional information.

**Note:** As a general rule, students should only consider obtaining a private education loan if they have maxed out the Federal Stafford Loan and/or Perkins Loan.

<b>Lender →</b>					
<b>Loan</b>					
<b>Lender Code</b>					
<b>Phone Number</b>					
<b>Web Address</b>					
<b>Limits</b>					
<b>Cosigner Required</b>					
<b>Interest Rates (Min/Avg/Max)</b>					
<b>Fees</b>					
<b>Term</b>					
<b>Can you apply online</b>					
<b>Direct Debt (ACH/EFT Discounts)</b>					
<b>On-time Payment Discounts</b>					
<b>Other Discounts and Notes</b>					
<b>Repayment</b>					

**Definitions (Source: [www.finaid.org](http://www.finaid.org))**

- LIBOR is the 3-month average of the London Interbank Offered Rate. LIBOR is the average interest rate paid on deposits of US dollars in the London market.
- PRIME is the Prime Lending Rate as published in the Wall Street Journal. This is the rate banks charge their most creditworthy customers.
- APR is the Annual Percentage Rate, a rate that factors in the interest rates, fees, and other terms