

FINANCING OPTIONS

♦ Please consider that the borrower may be eligible for Federal Loans and such Federal Loans may have more beneficial terms than Alternate Loans.

Lender/Payment Option	Eligible Borrower*	Loan/Contract Amounts	Interest Rate/Loan Fees	Repayment Terms	Other Features
Interest-Free Payment Plan Program					
Payment Plan Tuition Management Systems (TMS) www.afford.com/curry 888-216-4258	♦ Payment Plan typically in parent's name ♦ Any family with a student attending Curry College is eligible ♦ No credit check	♦ Minimum: None ♦ Maximum: Cost of education less financial aid	♦ No interest or finance charges ♦ Low annual enrollment fee of \$55 for the 10-month plan and \$35 for the 5-month plan	♦ Spread payment over 5 or 10 months per Curry's contract terms	♦ Easy to adjust contract ♦ Minimum monthly payment varies according to amount of payment plan
Loan Programs					
Federal PLUS LOAN 1-800-999-9080 Apply at www.amsa.com/direct	♦ Parent or legal guardian of dependent, undergraduate student ♦ Only one parent need apply ♦ No FAFSA required ♦ Minimal credit check ♦ All income levels eligible-not need based	♦ Minimum \$100, ♦ Maximum: Cost of Attendance less financial aid. ♦ Aggregate: None	♦ Interest Rate: For loans disbursed between 7/1/2009 and 6/30/2010 the rate is fixed at 8.5%. ♦ Fee up to 4.00%	♦ 10 years to repay ♦ Repayment begins within 60 days after full disbursement	♦ Deferment option available ♦ Interest-only option ♦ \$50 minimum monthly payment
Chase (JP Morgan Chase Bank, NA) Chase Select Loan www.chaseselectloans.com 866-306-0868	♦ Full-Time, Half-Time, Less than Half-Time Students	♦ Minimum: \$500 ♦ Maximum: cost of education less financial aid ♦ Aggregate: \$120,000	♦ Interest Rate: ♦ 3 Month LIBOR +4.75% to 11.75% ♦ Fees: 0%	♦ Deferment option available ♦ Interest only option available	♦ Cosigner Release Available ♦ .25% Interest Rate Reduction for ACH ♦ Past due balances up to 12 months
Citi Bank CitiAssist Loan www.studentloan.com 800-STUDENT (800-788-3368)	♦ Full-Time, Half-Time, Less than Half-Time Students	♦ Minimum: \$1000 ♦ Maximum: Cost of education less financial aid ♦ Aggregate: \$120,000	♦ Interest Rate: ♦ Prime +1% to 7.5% ♦ Fees: 0% to 6%	♦ Up to 20 years ♦ Deferment Option Available ♦ Interest only Option Available	♦ Cosigner Release Available
Discover Discover Student Loan www.discoverstudentloans.com 877-728-3030	♦ US Citizen or permanent resident with a Social Security Number ♦ Enrolled in a degree program at least half-time ♦ Must maintain Satisfactory Academic Progress	♦ Minimum: \$1000 ♦ Maximum: Cost of education less financial aid ♦ Aggregate: \$180,000	♦ Interest Rate: ♦ Prime-.5% to 4.75% ♦ Fees: 0%	♦ Up to 15 years ♦ Deferment Option Available ♦ Interest only Option Available	♦ 2% Graduation Reward on principle balance ♦ .25% Interest Rate Reduction for ACH ♦ Past Due Balances up to 6 months
MEFA MEFA Undergraduate Loan www.mefa.org 800-449-6332	♦ Creditworthy parent (and co-applicant if applicable) ♦ Enrolled in a degree program at least half-time ♦ Residents of all states eligible to apply	♦ Minimum: \$2000 ♦ Maximum: Cost of education less financial aid	♦ Interest Rate: ♦ 7.75%- Immediate Repayment Option ♦ 8.89%- Deferment Repayment Option ♦ Origination Fee- 4%	♦ 15 Years to repay for immediate repayment option ♦ Minimum monthly payment varies depending on interest rate option and balance	Deferment Option Available
Sallie Mae Smart Option Student Loan www.opennet.salliemae.com/private 888-272-5543	♦ Creditworthy student enrolled at least half-time in a degree program	♦ Minimum: \$1000 ♦ Maximum: Cost of education less financial aid	♦ Interest Rate: ♦ 1 Month LIBOR + 5.75% to 11.5% ♦ Fees- 0 to 3%	♦ INTEREST PAYMENTS MUST BE MADE WHILE STUDENT IS IN SCHOOL ♦ Repayment terms vary based on cumulative outstanding SallieMae Serviced Private Student Loan balance	♦ Eligible for cosigner release after successful completion of education ♦ .25% Interest Rate Reduction for ACH ♦ .25% reduction for electronic communication ♦ Combine billing for private and federal loans ♦ Past Due Balances up to 6 months
Suntrust Academic Answer Loan www.suntrusteducation.com 800-552-3005	♦ Creditworthy student enrolled at least half-time in a degree program ♦ US Citizen or permanent resident ♦ At least 17 years of age ♦ Permanent residence is NOT in Illinois, Iowa, Texas, Washington, or Wisconsin	♦ Minimum:\$1001 ♦ Maximum: Cost of education less financial aid ♦ Aggregate: \$100,000	♦ Interest Rate: ♦ LIBOR +3% to 11.5% ♦ Fees- 0% ♦ Repayment Finance Charge- 2% to 6%	♦ Deferment Option Available ♦ Interest Only Option Available	♦ \$300 Loan Reduction at Graduation ♦ .25% Interest Reduction for ACH ♦ Cosigner Release Available
Wells Fargo Collegiate Loan www.wellsfargo.com/student 800-378-5526	♦ Full-Time, Half Time, Less than Half-time ♦ Students Must be enrolled in a degree program	♦ Minimum - \$1000 ♦ Maximum- Cost of education less financial aid ♦ Aggregate- \$120,000	♦ Interest Rate: ♦ Prime +1% to 7.99% ♦ Fees- 0%	♦ Deferment Option Available ♦ Interest Only Option Available	♦ .5% off interest after graduation ♦ .25% Interest Rate Reduction for ACH ♦ Cosigner Release Available

*All private loans are subject to credit approval.

Note: the information/terms are subject to change without notice

For additional information and applications, please call the numbers listed above or contact Curry College at 617-333-2354 or fin-aid@curry.edu.

The College will work with and process loans for any lender of your choice. Parents and students have the right to select the lender of their choice without penalty by the College and are not required to use any lender listed above

Please refer to the Curry College website www.curry.edu for details on the method and criteria used in choosing the Alternate Loan Lenders listed above.