

## 2020 PRIVATE STUDENT BAR STUDY LOANS

<b>LOAN NAME</b>	Bar Exam Loan	Student Loan for Bar Study
<b>LOAN SERVICER</b>	Discover Bank	Citizens Bank
<b>PHONE</b>	800-788-3368	800-708-6684
<b>WEBSITE</b>	www.DiscoverStudentLoans.com	www.citizensbank.com/barstudy
<b>BORROWER</b>	Student and optional credit-worthy co-signer	Student and optional credit-worthy co-signer
<b>ELIGIBILITY OF BORROWER/ CO-SIGNER</b>	<ul style="list-style-type: none"> <li>U.S. Citizen or permanent resident (non-resident please visit website)</li> <li>Graduated law school within the past 6 months or be enrolled in your final year of study for at least half-time</li> </ul>	<ul style="list-style-type: none"> <li>U.S. citizen or permanent resident, or an international student with a credit-worthy U.S. citizen or permanent resident cosigner</li> <li>Must have graduated in the last 6 months OR be enrolled at least half-time in law school AND be within 6 months of graduation</li> </ul>
<b>ANNUAL LIMITS</b>	\$16,000	\$16,000
<b>MAXIMUM</b>		
<b>MINIMUM</b>	\$1,000	\$1,000
<b>AGGREGATE LIMIT</b>	\$230,000	\$225,000
<b>INTEREST RATE</b> (check servicer website for updated rates)	Fixed Interest Rate: 7.74% - 12.74% APR Variable Interest Rate: 6.37% - 11.37% APR	Fixed interest rate: 7.39% - 12.80% APR Variable interest rate: 6.01% - 11.03% APR
<b>LOAN FEES</b>	None	None
<b>REPAYMENT</b>	20 years	5 or 10-year
<b>GRACE PERIOD</b>	For students who defer payments while in school, grace period ends 9 months after graduation or after enrollment drops below half-time	Defer repayment while in school and for up to 6 months after graduation
<b>BORROWER BENEFITS</b>	<ul style="list-style-type: none"> <li>0.25% off interest rate with automated payments</li> <li>May qualify for a deferment for active military duty, public service or medical residency</li> <li>Funds sent directly to you</li> </ul>	<ul style="list-style-type: none"> <li>Flexible payments on your schedule, check website for details</li> <li>Funds sent directly to you</li> </ul>

*These lenders are only a suggestion. RWU will work with any lender at our students' request. This list is reviewed annually by the Financial Aid Staff who review information from a broad range of lenders located in and outside the New England area. This list is composed based on 1) service to borrowers and 2) borrower benefits criteria.*

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<b>LOAN NAME</b>	Solution Loan for Bar Study	Bar Study Loan
<b>LOAN SERVICER</b>	PNC Bank	Sallie Mae
<b>PHONE</b>	800-762-1001	877-279-7172
<b>WEBSITE</b>	www.pnc.com	www.salliemae.com
<b>BORROWER</b>	Student and optional credit worthy co-signer	Student and optional credit worthy co-signer
<b>ELIGIBILITY OF BORROWER/ CO-SIGNER</b>	<ul style="list-style-type: none"> <li>• US Citizen or permanent resident</li> <li>• Enrolled at least half time in final year of ABA-accredited U.S. law school, or graduated from one in last 6 months</li> <li>• Sitting for the bar exam no later than 6 months after graduation</li> </ul>	<ul style="list-style-type: none"> <li>• US Citizen or permanent resident (Non-resident- please visit website)</li> <li>• Enrolled at least half time in final year of study at an ABA-accredited law school in the U.S., or have graduated from one within the last 12 months</li> <li>• Sitting for the bar exam no later than 12 months after graduation</li> </ul>
<b>ANNUAL LIMITS</b>		
<b>MAXIMUM</b>	\$15,000	\$15,000
<b>MINIMUM</b>	\$1,000	\$1,000
<b>AGGREGATE LIMIT</b>	\$225,000	None
<b>INTEREST RATE</b> <small>(check servicer website for updated rates)</small>	Fixed interest rate: 4.49% - 11.49% APR Variable interest rate: 4.99 - 11.99% APR	Variable interest rate: 4.52% - 11.44% APR
<b>LOAN FEES</b>	None	None
<b>REPAYMENT</b>	5, 10 or 15 years	Up to 15 years
<b>GRACE PERIOD</b>	Repayment begins 6 months after leaving school	Repayment begins 9 months after graduation
<b>BORROWER BENEFITS</b>	<ul style="list-style-type: none"> <li>• 0.50% off interest rate with automated payments</li> <li>• Funds sent directly to you</li> <li>• Co-signer release option</li> </ul>	<ul style="list-style-type: none"> <li>• 0.25% off interest rate with electronic payments</li> <li>• Free FICO credit scores available</li> <li>• Funds sent directly to you</li> <li>• Co-signer release option</li> </ul>

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