

The following are the borrower benefits offered by the suggested lenders below:

AMS

- Zero percent origination fee
- Borrowers who provide proof of graduation may receive a 4% credit or check based on the borrower's original principal balance payable in two installments: 2% at repayment and an additional 2% after 12 monthly payments as initially scheduled.
- Borrowers who provide proof of graduation pay no interest on the first year of their first unsubsidized Stafford loan through AMS. Borrowers will receive one year worth of loan interest as a credit shortly after graduation. Any first time borrower graduating with an unsubsidized Stafford loan is eligible for this benefit.
- Borrowers are eligible for a ½ percentage point interest rate reduction after making the initial 36 monthly payments as scheduled. That reduction will continue as long as the borrower makes payments by the due date.

Chase

- Zero percent origination fee
- A credit or cash back of 3.3% based on the original principal amount of eligible Stafford loans. To qualify students must:
 - Obtain a Stafford loan through JP Morgan Chase P
 - Prior to entering repayment, sign up on "Manage Your Loans" through the Sallie Mae website
 - Make the first 33 monthly payments as initially scheduled

Sallie Mae Education Trust

- Zero percent origination fee
- 4% in account credits based on the original loan amount for each eligible loan. To receive the credits students must:
 - Obtain a Stafford Loan through Sallie Mae Education Trust
 - Prior to entering repayment, sign up on "Manage Your Loans" through the Sallie Mae website
 - Make the first 24 payments by the due dates as initially scheduled to receive a 3% account credit. After you make your first 48 payments according to schedule, you will receive the additional 1% credit.

Student Loan Funding Resources

- Zero Percent loan origination fee
- 3.25% Loan credit which is based on the borrower's original principal balance. To qualify students must:
 - Obtain a Stafford Loan through Student Loan Funding
 - Prior to entering repayment, sign up on "Manage Your Loans" through the Sallie Mae website
 - Make the first 18 payments by the due dates as initially scheduled.