**Loan Interest Rate & Fees**

Your interest rate will be

- **9%**
- **Fixed**

**Your Starting Interest Rate (upon approval)**
The starting interest rate you pay will be determined after you apply. If approved, we will notify you of the rate you qualify for within the stated range.

**Your Interest Rate during the life of the loan**
Your rate is fixed.

- **9%**

**Loan Fees**
Zero processing fees, late charge equal to 6% of outstanding principal and accrued interest more than 60 days past due, associated collection fees for referral to collection agency.

**Loan Cost Examples**
The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon three repayment options available to you while enrolled in school.

<table>
<thead>
<tr>
<th>Repayment Option (while enrolled in school)</th>
<th>Amount Provided (amount provided directly to you or your school)</th>
<th>Interest Rate (highest possible starting rate)</th>
<th>Loan Term (how long you have to pay off the loan)</th>
<th>Total Paid Over 60 months (includes associated fees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Enrollment – subsidized loan</td>
<td>$5,000</td>
<td>9%</td>
<td>5 yrs - $30 minimum + residency/fellowship</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>2. Pre-payment prior to expiration of grace period, and residency or fellowship</td>
<td>$5,000</td>
<td>9%</td>
<td>5 yrs - $30 minimum + residency/fellowship</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>3. Partial single pre-payment during life of loan, $500</td>
<td>$5,000</td>
<td>9%</td>
<td>5 yrs - $30 minimum + residency/fellowship</td>
<td>Savings of 9% on pre-paid amount</td>
</tr>
</tbody>
</table>

**About this example**
1 $5,000 loan is repaid on time scheduled at $103.79 for 60 payments
2 Original amount borrowed is repaid prior to expiration of grace period.
3 Portion of debt is prepaid in single installment
$5,000 note $548.36 savings
Federal Loan Alternatives

<table>
<thead>
<tr>
<th>Loan Program</th>
<th>Current Interest Rates by Program Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perkins for Students</td>
<td>5%</td>
</tr>
<tr>
<td>Direct Unsubsidized for students</td>
<td>4.29% for Subsidized Undergraduate</td>
</tr>
<tr>
<td></td>
<td>For loans disbursed after July 1, 2015</td>
</tr>
<tr>
<td></td>
<td>5.84% for Unsubsidized Undergraduate &amp;</td>
</tr>
<tr>
<td></td>
<td>Graduate/Professional</td>
</tr>
<tr>
<td></td>
<td>For loans disbursed after July 1, 2015</td>
</tr>
<tr>
<td>Plus for Parents and Graduate/Professional students</td>
<td>6.84% Federal Direct</td>
</tr>
<tr>
<td></td>
<td>For loans disbursed after July 1, 2015</td>
</tr>
</tbody>
</table>

You may qualify for Federal education loans. For additional information, contact your school's financial aid office or the Department of Education at: www.federalstudentaid.ed.gov

Saint Louis University
Student Financial Services
Phone: 314-977-9840
Email:sfp@slu.edu

**Next Steps**

1. **Find Out About Other Loan Options.**
   Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school’s financial aid office or visit the Department of Education’s website at: www.federalstudentaid.ed.gov for more information about other loans.

2. **To Apply for this Loan, Complete the Promissory Note and the Self-Certification Form.**
   You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days.

3. **I acknowledge I read, understand, and received a copy of this material.**

**REFERENCE NOTES**

**Eligibility Criteria**
- Full-time medical health profession student
- See counselor for additional details.

**Bankruptcy Limitations**
- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.