Request for Information from Lenders of Alternative Loans

The purpose of this request is to obtain information from lenders about their alternative loan product(s) in order for Saint Louis University (SLU) Student Financial Services Office to construct and share a non-exclusive list of potential lenders with our students.

A committee formed by SLU Student Financial Services will review and make a final determination concerning which lenders shall be a part of this list. SLU Office of Student Financial Services supports undergraduate, graduate and professional students including law and medical programs.

Please submit your responses by Tuesday, February 14, 2023.

For any questions regarding the form, please reach out to sfs_loans@slu.edu.

* Required

Lender Information

1. Lender Name *

2. Complete Lender Address *

3. Phone Number *
4. School assist number (if different from above) *

5. RFI Contact Name and Phone Number *

6. Website URL *

7. Loan Servicer Name *

8. Loan Servicer Phone Number *

9. List and describe any affiliations your organization has with other lending institutions. *

Client Services Representative Information

10. Name of relationship manager for SLU *
11. Complete Address *


12. Direct Phone Number *


13. Email *


Borrower Application and Customer Service Information

14. What are your methods for applying for a loan? *

Check all that apply.

☐ Online Application
☐ Phone
☐ Paper Application
☐ Other: __________________________

15. How long does the approval/denial process take? *

Mark only one oval.

☐ Borrower is notified immediately
☐ Borrower is notified within 1-2 days of application
☐ Borrower is notified within 3-5 days of application
☐ Borrower is notified 5 or more days after application
16. When do approved borrowers receive information on loan interest rate and terms?

17. Do you offer the following electronic services to support the application process: *
   e-signatures, applicant portal, repayment services available to borrowers

   Mark only one oval.
   
   ☐ Yes
   ☐ No

18. Do you have a toll free customer service number? *

   Mark only one oval.
   
   ☐ Yes
   ☐ No

19. Are customer service representatives available 24 hours a day/7 days per week? *

   Mark only one oval.
   
   ☐ Yes
   ☐ Other: ____________________________

20. Which benefits does your institution offer: *

   Check all that apply.
   
   ☐ Auto Debit
   ☐ Interest Rate Reduction
   ☐ Co-signer release
   ☐ Death Benefit
   ☐ Other: ____________________________
Please answer the following questions concerning student eligibility to borrow:

21. Is there a minimum age? *

*Mark only one oval.*

- [ ] Yes
- [ ] No

22. If yes, what is minimum age?

__________________________

23. Do you require the student to be degree or certificate seeking? *

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ________________________________

24. Do you require a least half-time enrollment? *

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ________________________________
25. Do you require students to maintain Satisfactory Academic Progress (SAP)? *

Mark only one oval.

☐ Yes
☐ No

26. Can your loan products be used to cover a balance in a prior academic year? *

Mark only one oval.

☐ Yes
☐ No
☐ Other: ____________________________________________

27. If yes, does student need to be currently enrolled?

Mark only one oval.

☐ Yes
☐ No

28. What is eligibility timeframe for prior balance loan?

Mark only one oval.

☐ 365 days/12 months from last date of attendance
☐ 6 months from last date of attendance
☐ 120 days from last date of attendance
☐ Other: ____________________________________________

Loan Certification and Disbursement of Funds
29. Do you require school certification in all cases? *

Mark only one oval.

☐ Yes
☐ No
☐ Other: __________________________

30. If no, please explain.

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

31. Do you notify schools of certification requests via ELM? *

Mark only one oval.

☐ Yes
☐ Other: __________________________

32. Do you disburse funds through ELM? *

Mark only one oval.

☐ Yes
☐ Other: __________________________

33. Once a loan is certified, what is the average time to disburse to school? *

________________________________________________________________________
34. Do you have an undergraduate loan product? *

Mark only one oval.

☐ Yes  Skip to question 36
☐ No  Skip to question 35

Additional Loan Products

35. Do you have a loan program for Graduate students?

Mark only one oval.

☐ Yes  Skip to question 73
☐ No  Skip to question 110

Loan Product Information - Undergraduate

Please provide detailed information regarding your alternative loans and address the following:

36. Product Name(s)

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

37. Who originates your alternative loans?

________________________________________________________________________
38. Do you retain your alternative loans from application through complete repayment?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ________________________________

39. If no, to whom do you sell your loans?

________________________________________________________________________

40. If loans are sold, when does it occur?

________________________________________________________________________

41. Explain your eligibility requirements to include credit criteria

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

42. Minimum Annual Limit

________________________________________________________________________

43. Maximum Annual Limit

________________________________________________________________________
44. Aggregate Limit

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**Interest Rates**
Please report information about variable and fixed products

45. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

- [ ] Yes
- [ ] No

46. Minimum Interest Rate (for calendar year 2022)

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47. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

------------------------------------------
48. Maximum Interest Rate (for calendar year 2022)


49. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)


50. How often do interest rates change?


51. Explain your capitalization policy


Loan Fees
52. Do you charge origination fees?

Mark only one oval.

☐ Yes
☐ No
☐ Other: ________________________

53. Minimum Origination Fees (for calendar year 2022)

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____________________________

____________________________

____________________________


54. Maximum Origination Fees (for calendar year 2022)

____________________________

____________________________

____________________________

____________________________


55. Do you assess fees for late payment?

Mark only one oval.

☐ Yes
☐ No
56. How much do you charge for late fees?

Mark only one oval.

☐ $0 - We do not assess late fees
☐ $1-$25
☐ $26-$50
☐ $51-$75
☐ More than $75
☐ Other: ____________________________

Repayment, Deferment and Forbearance

57. Please list your repayment options and terms

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

58. Do you give students choice on repayment options and terms?

Mark only one oval.

☐ Yes - repayment options only
☐ Yes - repayment term only
☐ Yes - both repayment option and term
☐ No - it is set automatically and they do not have choice
59. Do you offer a grace period?

*Mark only one oval.*

☐ Yes  
☐ No

60. If yes, how long?

________________________________________________________________________

61. Is there a minimum monthly payment?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

62. Is there a maximum number of years to repay the loan?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
63. Do you require payments while student is in school?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ________________________________

64. Do you charge a prepayment fee?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ________________________________

65. Please list your deferment options and terms

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
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________________________________________________________________________

66. Please list your forbearance options and terms

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
67. Do you offer co-signer release?

*Mark only one oval.*

- Yes
- No
- Other: __________________________

68. If yes, how long into repayment until co-signer can be released?

______________________________

69. Do you offer loan consolidation?

*Mark only one oval.*

- Yes
- No
- Other: __________________________

70. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

- Yes
- No
- Other: __________________________

71. What is your current private education default rate?

______________________________
72. Do you have a loan product for Graduate students?

Mark only one oval.

☐ Yes  
Skip to question 73

☐ No  
Skip to question 110

Loan Product Information - Graduate

Please provide detailed information regarding your alternative loans and address the following:

73. Product Name(s)

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

74. Who originates your alternative loans?

________________________________________________________________________

75. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

☐ Yes

☐ No

☐ Other:  
________________________________________________________________________

76. If no, to whom do you sell your loans?

________________________________________________________________________
77. If loans are sold, when does it occur?

78. Explain your eligibility requirements to include credit criteria

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### Loan Amounts

79. Minimum Annual Limit

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80. Maximum Annual Limit

---

81. Aggregate Limit

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### Interest Rates

Please report information about variable and fixed products
82. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

- [ ] Yes
- [ ] No

83. Minimum Interest Rate (for calendar year 2022)


84. What percentage of borrowers receive your best interest rate? (for calendar year 2022)


85. Maximum Interest Rate (for calendar year 2022)


86. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)


87. How often do interest rates change?


88. Explain your capitalization policy


Loan Fees

89. Do you charge origination fees?

*Mark only one oval.*

☐ Yes

☐ No

☐ Other: 

90. Minimum Origination Fees (for calendar year 2022)


91. Maximum Origination Fees (for calendar year 2022)

92. Do you assess fees for late payment?

*Mark only one oval.*

- Yes
- No

93. How much do you charge for late fees?

*Mark only one oval.*

- $0 – we do not assess late fees
- $1-$25
- $26-$50
- $51-$75
- More than $75
- Other: ___________________________

Repayment, Deferment and Forbearance
94. Please list your repayment options and terms

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________

95. Do you give students choice on repayment options and terms?

*Mark only one oval.*

☐ Yes - repayment options only
☐ Yes - repayment term only
☐ Yes - both repayment option and term
☐ No - it is set automatically and they do not have choice

96. Do you offer a grace period?

*Mark only one oval.*

☐ Yes
☐ No

97. If yes, how long?
98. **Is there a minimum monthly payment?**

- 
- 
- 
- 
- 

99. **Is there a maximum number of years to repay the loan?**

- 
- 
- 
- 
- 

100. **Do you require payments while student is in school?**

   *Mark only one oval.*

   - [ ] Yes
   - [ ] No
   - [ ] Other: ______________________

101. **Do you charge a prepayment fee?**

   *Mark only one oval.*

   - [ ] Yes
   - [ ] No
   - [ ] Other: ______________________
102. Please list your deferment options and terms


103. Please list your forbearance options and terms


104. Do you offer co-signer release?

Mark only one oval.

☐ Yes
☐ No
☐ Other: ______________________

105. If yes, how long into repayment until co-signer can be released?

______________________________
106. Do you offer loan consolidation?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ____________________________

107. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ____________________________

108. What is your current private education default rate?

______________________________________

109. Do you have a loan program for Residency students?

*Mark only one oval.*

- [ ] Yes  *Skip to question 111*
- [ ] No  *Skip to question 148*

Additional Loan Products
110. Do you have a loan program for Residency students?

*Mark only one oval.*

- [ ] Yes  *Skip to question 111*
- [ ] No  *Skip to question 148*

**Loan Product Information - Residency**

Please provide detailed information regarding your alternative loans and address the following:

111. Product Name(s)

________________________________________
________________________________________
________________________________________
________________________________________
________________________________________

112. Who originates your alternative loans?

________________________________________

113. Do you retain your alternative loans from application through complete repayment?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other:  ________________________________

114. If no, to whom do you sell your loans?

________________________________________
115. If loans are sold, when does it occur?

116. Explain your eligibility requirements to include credit criteria

Loan Amounts

117. Minimum Annual Limit

118. Maximum Annual Limit

119. Aggregate Limit

Interest Rates
Please report information about variable and fixed products
120. Do students have the option to choose between fixed and variable rates?

Mark only one oval.

☐ Yes
☐ No

121. Minimum Interest Rate (for calendar year 2022)

________________________
________________________
________________________
________________________
________________________
________________________

122. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

________________________

123. Maximum Interest Rate (for calendar year 2022)

________________________
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124. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

________________________
125. How often do interest rates change?

_________________________________________________________

126. Explain your capitalization policy

____________________________________________________________________________________
____________________________________________________________________________________
____________________________________________________________________________________
____________________________________________________________________________________

Loan Fees

127. Do you charge origination fees?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: __________________________

128. Minimum Origination Fees (for calendar year 2022)

____________________________________________________________________________________
____________________________________________________________________________________
____________________________________________________________________________________
____________________________________________________________________________________
129. Maximum Origination Fees (for calendar year 2022)

[Blank]

[Blank]

[Blank]

130. Do you assess fees for late payment?

*Mark only one oval.*

- [ ] Yes
- [ ] No

131. How much do you charge for late fees?

*Mark only one oval.*

- [ ] $0 – we do not assess late fees
- [ ] $1-$25
- [ ] $26-$50
- [ ] $51-$75
- [ ] More than $75
- [ ] Other: ____________________________

**Repayment, Deferment and Forbearance**
132. Please list your repayment options and terms


133. Do you give students choice on repayment options and terms?

Mark only one oval.

☐ Yes - repayment options only
☐ Yes - repayment term only
☐ Yes - both repayment option and term
☐ No - it is set automatically and they do not have choice

134. Do you offer a grace period?

Mark only one oval.

☐ Yes
☐ No
☐ Other: ______________________

135. If yes, how long?

______________________________
136. Is there a minimum monthly payment?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

137. Is there a maximum number of years to repay the loan?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

138. Do you require payments while student is in school?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: __________________________

139. Do you charge a prepayment fee?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: __________________________
140. Please list your deferment options and terms

__________________________________________________________________________________
__________________________________________________________________________________
__________________________________________________________________________________
__________________________________________________________________________________

141. Please list your forbearance options and terms

__________________________________________________________________________________
__________________________________________________________________________________
__________________________________________________________________________________
__________________________________________________________________________________

142. Do you offer co-signer release?

Mark only one oval.

☐ Yes
☐ No
☐ Other: ____________________________

143. If yes, how long into repayment until co-signer can be released?

__________________________________________________________________________________
144. Do you offer loan consolidation?

*Mark only one oval.*

- Yes
- No
- Other: ____________________________

145. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

- Yes
- No
- Other: ____________________________

146. What is your current private education default rate?

____________________________________

147. Do you have a loan program for Health Professions students?

*Mark only one oval.*

- Yes  *Skip to question 149*
- No  *Skip to question 186*

*Additional Loan Products*
148. Do you have a loan program for Health Professions students?

*Mark only one oval.*

- [ ] Yes *Skip to question 149*
- [ ] No *Skip to question 186*

### Loan Product Information - Health Professions

Please provide detailed information regarding your alternative loans and address the following:

149. Product Name(s)

150. Who originates your alternative loans?

151. Do you retain your alternative loans from application through complete repayment?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: __________________________

152. If no, to whom do you sell your loans?
153. If loans are sold, when does it occur?

154. Explain your eligibility requirements to include credit criteria

Loan Amounts

155. Minimum Annual Limit

156. Maximum Annual Limit

157. Aggregate Limit

Interest Rates
Please report information about variable and fixed products
158. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

☐ Yes
☐ No

159. Minimum Interest Rate (for calendar year 2022)

160. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

161. Maximum Interest Rate (for calendar year 2022)

162. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)
163. How often do interest rates change?


164. Explain your capitalization policy


Loan Fees

165. Do you charge origination fees?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: 

166. Minimum Origination Fees (for calendar year 2022)


167. Maximum Origination Fees (for calendar year 2022)


168. Do you assess fees for late payment?

Mark only one oval.

☐ Yes
☐ No

169. How much do you charge for late fees?

Mark only one oval.

☐ $0 – we do not assess late fees
☐ $1-$25
☐ $26-$50
☐ $51-$75
☐ More than $75
☐ Other: ____________________________

Repayment, Deferment and Forbearance
170. Please list your repayment options and terms

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

171. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- [ ] Yes - repayment options only
- [ ] Yes - repayment term only
- [ ] Yes - both repayment option and term
- [ ] No - it is set automatically and they do not have choice

172. Do you offer a grace period?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ____________________________

173. If yes, how long?

________________________________________________________________________
174. Is there a minimum monthly payment?


175. Is there a maximum number of years to repay the loan?


176. Do you require payments while student is in school?

Mark only one oval.

☐ Yes
☐ No
☐ Other: ____________________________

177. Do you charge a prepayment fee?

Mark only one oval.

☐ Yes
☐ No
☐ Other: ____________________________
178. Please list your deferment options and terms

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

179. Please list your forbearance options and terms

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

180. Do you offer co-signer release?

*Mark only one oval.*

☐ Yes

☐ No

☐ Other: __________________________________________

181. If yes, how long into repayment until co-signer can be released?

________________________________________________________________________
182. Do you offer loan consolidation?

*Mark only one oval.*

☐ Yes  
☐ No  
☐ Other: ____________________________

183. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

☐ Yes  
☐ No  
☐ Other: ____________________________

184. What is your current private education default rate?

______________________________

185. Do you have a loan program for Law/Bar students?

*Mark only one oval.*

☐ Yes  *Skip to question 187*  
☐ No  *Skip to question 224*  

Additional Loan Products
186. Do you have a loan product for Law/Bar students?

*Mark only one oval.*

- [ ] Yes  *Skip to question 187*
- [ ] No  *Skip to question 224*

**Loan Product Information - Law/Bar**

Please provide detailed information regarding your alternative loans and address the following:

187. Product Name(s)

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

188. Who originates your alternative loans?

________________________________________________________________________

189. Do you retain your alternative loans from application through complete repayment?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ________________________________

190. If no, to whom do you sell your loans?

________________________________________________________________________
191. If loans are sold, when does it occur?

192. Explain your eligibility requirements to include credit criteria

Loan Amounts

193. Minimum Annual Limit

194. Maximum Annual Limit

195. Aggregate Limit

Interest Rates
Please report information about variable and fixed products
196. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

- [ ] Yes
- [ ] No

197. Minimum Interest Rate (for calendar year 2022)

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

198. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

__________________________________________________________________________

199. Maximum Interest Rate (for calendar year 2022)

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

200. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

__________________________________________________________________________
201. How often do interest rates change?

________________________________________________________________________

202. Explain your capitalization policy

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Loan Fees

203. Do you charge origination fees?

Mark only one oval.

☐ Yes

☐ No

☐ Other: __________________________

204. Minimum Origination Fees (for calendar year 2022)

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
205. Maximum Origination Fees (for calendar year 2022)

206. Do you assess fees for late payment?

*Mark only one oval.*

- [ ] Yes
- [ ] No

207. How much do you charge for late fees?

*Mark only one oval.*

- [ ] $0 – we do not assess late fees
- [ ] $1-$25
- [ ] $26-$50
- [ ] $51-$75
- [ ] More than $75
- [ ] Other: _____________________________

Repayment, Deferment and Forbearance
208. Please list your repayment options and terms

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________

209. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- [ ] Yes - repayment options only
- [ ] Yes - repayment term only
- [ ] Yes - both repayment option and term
- [ ] No - it is set automatically and they do not have choice

210. Do you offer a grace period?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ____________________________

211. If yes, how long?

__________________________________________________________________________
212. Is there a minimum monthly payment?


213. Is there a maximum number of years to repay the loan?


214. Do you require payments while student is in school?

*Mark only one oval.*

☐ Yes

☐ No

☐ Other: ____________________________

215. Do you charge a prepayment fee?

*Mark only one oval.*

☐ Yes

☐ No

☐ Other: ____________________________
216. Please list your deferment options and terms

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

217. Please list your forbearance options and terms

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

218. Do you offer co-signer release?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: ____________________________

219. If yes, how long into repayment until co-signer can be released?

________________________________________________________________________
220. Do you offer loan consolidation?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ___________________________

221. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ___________________________

222. What is your current private education default rate?

_______________________________

223. Do you have loan products for International students?

*Mark only one oval.*

- [ ] Yes  *Skip to question 225*
- [ ] No  *Skip to question 264*

Additional Loan Products
224. Do you offer a loan product for International students?

*Mark only one oval.*

- ☐ Yes  *Skip to question 225*
- ☐ No  *Skip to question 264*

**Loan Product Information - International**

Please provide detailed information regarding your alternative loans and address the following:

225. Product Name(s)

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

226. Do you require a US cosigner?

*Mark only one oval.*

- ☐ Yes
- ☐ No
- ☐ Other: __________________________

227. If no, please explain.

________________________________________________________________________
________________________________________________________________________
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________________________________________________________________________
________________________________________________________________________
228. Who originates your alternative loans?


229. Do you retain your alternative loans from application through complete repayment?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ________________________________

230. If no, to whom do you sell your loans?


231. If loans are sold, when does it occur?


232. Explain your eligibility requirements to include credit criteria


Loan Amounts
233. Minimum Annual Limit


234. Maximum Annual Limit


235. Aggregate Limit


Interest Rates
Please report information about variable and fixed products

236. Do students have the option to choose between fixed and variable rates?

Mark only one oval.

☐ Yes
☐ No

237. Minimum Interest Rate (for calendar year 2022)


238. What percentage of borrowers receive your best interest rate? (for calendar year 2022)


https://docs.google.com/forms/d/1-KVqibui7GlkFaVBChhXM-z5KY9b6SlgsCW7Lckk4Y/edit
239. Maximum Interest Rate (for calendar year 2022)

240. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

241. How often do interest rates change?

242. Explain your capitalization policy

Loan Fees

243. Do you charge origination fees?

   Mark only one oval.

   □ Yes
   □ No
244. Minimum Origination Fees (for calendar year 2022)

__________________________________________________________

__________________________________________________________

__________________________________________________________

245. Maximum Origination Fees (for calendar year 2022)

__________________________________________________________

__________________________________________________________

__________________________________________________________

246. Do you assess fees for late payment?

Mark only one oval.

☐ Yes

☐ No

247. How much do you charge for late fees?

Mark only one oval.

☐ $0 – we do not assess late fees

☐ $1-$25

☐ $26-$50

☐ $51-$75

☐ More than $75

☐ Other: ___________________________
Repayment, Deferment and Forbearance

248. Please list your repayment options and terms

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

249. Do you give students choice on repayment options and terms?

*Mark only one oval.*

☐ Yes - repayment options only
☐ Yes - repayment term only
☐ Yes - both repayment option and term
☐ No - it is set automatically and they do not have choice

250. Do you offer a grace period?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: __________________________________________________________

251. If yes, how long?

____________________________________________________________________
252. Is there a minimum monthly payment?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

253. Is there a maximum number of years to repay the loan?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

254. Do you require payments while student is in school?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: ___________________________

255. Do you charge a prepayment fee?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: ___________________________
256. Please list your deferment options and terms

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

257. Please list your forbearance options and terms

____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

258. Do you offer co-signer release?

*Mark only one oval.*

☐ Yes

☐ No

☐ Other: ________________________________

259. If yes, how long into repayment until co-signer can be released?

____________________________________________________________________
260. Do you offer loan consolidation?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ____________________________

261. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ____________________________

262. What is your current private education default rate?

____________________________________

263. Do you offer alternative loans for Parents?

*Mark only one oval.*

- [ ] Yes  *Skip to question 265*
- [ ] No  *Skip to question 302*

Additional Loan Products
264. Do you offer a loan product for parents?

Mark only one oval.

☐ Yes  
Skip to question 265

☐ No  
Skip to question 302

Loan Product Information - Parent Loans

Please provide detailed information regarding your alternative loans and address the following:

265. Product Name(s)

________________________________________________________________________________________________________________________________________
________________________________________________________________________________________________________________________________________
________________________________________________________________________________________________________________________________________
________________________________________________________________________________________________________________________________________

266. Who originates your alternative loans?

________________________________________________________________________________________

267. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

☐ Yes

☐ No

☐ Other: _____________________________________________

268. If no, to whom do you sell your loans?

________________________________________________________________________________________

https://docs.google.com/forms/d/1-KVqibui7GlkFaVBCnhXM-z5KY9b6SlgspCW7Lckk4Y/edit
269. If loans are sold, when does it occur?


270. Explain your eligibility requirements to include credit criteria


Loan Amounts

271. Minimum Annual Limit


272. Maximum Annual Limit


273. Aggregate Limit


Interest Rates
Please report information about variable and fixed products
274. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

☐ Yes
☐ No

275. Minimum Interest Rate (for calendar year 2022)

276. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

277. Maximum Interest Rate (for calendar year 2022)

278. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)
279. How often do interest rates change?


280. Explain your capitalization policy


Loan Fees

281. Do you charge origination fees?

Mark only one oval.

☐ Yes
☐ No

282. Minimum Origination Fees (for calendar year 2022)


283. Maximum Origination Fees (for calendar year 2022)


284. Do you assess fees for late payment?

Mark only one oval.

☐ Yes
☐ No

285. How much do you charge for late fees?

Mark only one oval.

☐ $0 – we do not assess late fees
☐ $1-$25
☐ $26-$50
☐ $51-$75
☐ More than $75
☐ Other: ___________________________________

Repayment, Deferment and Forbearance
286. Please list your repayment options and terms


287. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- [ ] Yes - repayment options only
- [ ] Yes - repayment term only
- [ ] Yes - both repayment option and term
- [ ] No - it is set automatically and they do not have choice

288. Do you offer a grace period?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: ____________________________

289. If yes, how long?

______________________________
290. Is there a minimum monthly payment?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

291. Is there a maximum number of years to repay the loan?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

292. Do you require payments while student is in school?

Mark only one oval.

☐ Yes
☐ No
☐ Other: __________________________

293. Do you charge a prepayment fee?

Mark only one oval.

☐ Yes
☐ No
☐ Other: __________________________
294. Please list your deferment options and terms

_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________

295. Please list your forbearance options and terms

_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________

296. Do you offer co-signer release?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: ________________________________

297. If yes, how long into repayment until co-signer can be released?

_________________________________________________________________________________
298. Do you offer loan consolidation?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: __________________________

299. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other: __________________________

300. What is your current private education default rate?

____________________________________

301. Do you offer a loan product for MBA students?

*Mark only one oval.*

- [ ] Yes  *Skip to question 303*
- [ ] No  *Skip to question 339*

Additional Loan Products
302. Do you offer a product for MBA students?

Mark only one oval.

☐ Yes      Skip to question 303
☐ No       Skip to question 339

Loan Product Information - MBA

Please provide detailed information regarding your alternative loans and address the following:

303. Product Name(s)

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

304. Who originates your alternative loans?

________________________________________________________________________

305. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

☐ Yes
☐ No
☐ Other: ____________________________

306. If no, to whom do you sell your loans?

________________________________________________________________________
307. If loans are sold, when does it occur?


308. Explain your eligibility requirements to include credit criteria


Loan Amounts

309. Minimum Annual Limit


310. Maximum Annual Limit


311. Aggregate Limit


Interest Rates
Please report information about variable and fixed products
312. Do students have the option to choose between fixed and variable rates?

Mark only one oval.

☐ Yes
☐ No

313. Minimum Interest Rate (for calendar year 2022)

__________________________

__________________________

__________________________

__________________________

314. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

__________________________

315. Maximum Interest Rate (for calendar year 2022)

__________________________

__________________________

__________________________

__________________________

316. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

__________________________
317. How often do interest rates change?

318. Explain your capitalization policy

319. Do you charge origination fees?

*Mark only one oval.*

- [ ] Yes
- [ ] No

320. Minimum Origination Fees (for calendar year 2022)
321. Maximum Origination Fees (for calendar year 2022)


322. Do you assess fees for late payment?

Mark only one oval.

☐ Yes
☐ No

323. How much do you charge for late fees?

Mark only one oval.

☐ $0 – we do not assess late fees
☐ $1-$25
☐ $26-$50
☐ $51-$75
☐ More than $75
☐ Other: __________________________

Repayment, Deferment and Forbearance
324. Please list your repayment options and terms


325. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- [ ] Yes - repayment options only
- [ ] Yes - repayment term only
- [ ] Yes - both repayment option and term
- [ ] No - it is set automatically and they do not have choice

326. Do you offer a grace period?

*Mark only one oval.*

- [ ] Yes
- [ ] No
- [ ] Other:________________________

327. If yes, how long?

________________________
328. Is there a minimum monthly payment?  

__________________________________________________________________________  

__________________________________________________________________________  

__________________________________________________________________________  

__________________________________________________________________________  

329. Is there a maximum number of years to repay the loan?  

__________________________________________________________________________  

__________________________________________________________________________  

__________________________________________________________________________  

__________________________________________________________________________  

330. Do you require payments while student is in school?  

Mark only one oval.  

☐ Yes  
☐ No  
☐ Other: __________________________________________  

331. Do you charge a prepayment fee?  

Mark only one oval.  

☐ Yes  
☐ No  
☐ Other: __________________________________________
332. Please list your deferment options and terms


333. Please list your forbearance options and terms


334. Do you offer co-signer release?

*Mark only one oval.*

☐ Yes
☐ No
☐ Other: ______________________________

335. If yes, how long into repayment until co-signer can be released?

____________________________________
336. Do you offer loan consolidation?

*Mark only one oval.*

- Yes
- No
- Other: 

337. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

- Yes
- No
- Other: 

338. What is your current private education default rate?

339. Have you adopted a lending code of conduct that contains principles similar to those stated in that rule?

*Mark only one oval.*

- Yes
- No

Saint Louis University maintains a rule concerning relationships with student loan lending institutions which can be viewed [here](https://docs.google.com/forms/d/1-KVqibui7GkFaVBChhXM-z5KY9b6SlgsCW7Lckk4Y/edit).
340. If no, will you do so?

*Mark only one oval.*

- Yes
- No

341. Will you either:

*Mark only one oval.*

- provide assurance to Saint Louis University and to student and parent borrowers who take out loans that any advertised benefits upon repayment will continue to inure to the benefit of student and parent borrowers regardless of whether the loans are sold, OR

- disclose to student and parent borrowers that advertised benefits upon repayment may be lost in the event that the loan is sold and present that disclosure in a manner that is readily apparent to student and parent borrowers