

### 2018-2019 Bar Loan Options Chart

	Bar Study Loan Sallie Mae	Private Loans for Bar Study PNC Bank Education Lending	Discover Bar Exam Loan Discover Student Loans	Wells Fargo Bar Exam Loan Wells Fargo
	(800) 984-0190 www.salliemae.com/BarStudy	(800) 762-1001 pnconcampus.com	(800) STUDENT (788-3368) DiscoverStudentLoans.com	(800) 378-5526 wellsfargo.com/student
<b>Loan Limit</b>	Minimum: \$1000 <b>Maximum: \$15,000</b>	Minimum: \$1,000 <b>Maximum: \$15,000</b>	Minimum: \$1000 <b>Maximum: \$16,000</b>	Minimum: None Stated <b>Maximum: \$12,000</b>
<b>Aggregate Debt Limit</b>	NONE with co-borrower  \$350,000 without co-borrower	\$225,000	\$180,000	\$180,000
<b>Interest Rate</b>	Variable interest rate; LIBOR plus a specific margin based on the borrower's credit history. Variable rate with auto debit discount ranges from 5.26% to 12.18%.	Variable or Fixed Interest rate option. Variable rate is 3 month LIBOR plus 3.30% to 9.30%. Fixed rate is 3 month LIBOR plus 3.79% to 9.79%. Margins based on borrower's credit history.	Variable or Fixed Interest rate option. Variable rate 3 month LIBOR plus 3.52% to 9.12%. Fixed rate APR is 7.39% to 12.99%. Margins based on borrower's credit history.	Variable or Fixed Interest rate option. Prime plus a specific margin based on borrower's credit history. Variable rate is 12.01% with discount to 12.23% without discount. Fixed rate from 12.45% with discount to 12.67% without discount.
<b>Fees</b>	NO FEES	NO FEES	NO FEES	NO FEES
<b>Deferral/Grace Period</b>	Payments deferred while in school.  Grace period for 9 months after graduation or cease half-time enrollment.	Payments deferred while in school.  Grace period for 6 months after graduation or cease half-time enrollment.	Payments deferred while in school.  Grace period for 9 months after graduation or cease half-time enrollment.	Payments deferred while in school.  Grace period for 6 months after graduation or cease half-time enrollment.
<b>School Certification Required</b>	YES	NO  Student has option to provide verification of enrollment directly to lender.	YES	Contact Lender
<b>Application Time frame</b>	Can apply during the final year of study if enrolled at least ½ time or up to 12 months after graduation. Must sit for the bar exam no later than 12 months after graduation	Can apply during the final year of study or up to 6 months after graduation. Must sit for the bar exam no later than 6 months after graduation	Can apply during the final year of study or up to 6 months after graduation.	Can apply during your final year of school and up to 30 days after graduation.
<b>Disbursement</b>	Disbursed directly to borrower	Disbursed directly to borrower	Disbursed directly to borrower	Disbursed directly to borrower
<b>Repayment Period/</b>	Up to 15 years	Up to 15 years	Up to 20 years	Up to 7 years
<b>Repayment Incentives</b>	0.25% Interest rate reduction for auto debit	0.50% interest rate reduction for auto debit	0.25% Interest rate reduction for auto debit	0.25% Interest rate reduction for auto debit  Up to .25% Interest rate reduction for Wells Fargo Customers

Please note: The information on this option chart represents extracts from the application materials and is not intended to be a substitute for the actual application materials and promissory notes.