

GRADUATE/PROFESSIONAL LOAN COMPARISON CHART

Important Note:

Federal Direct Loans should always be borrowed before borrowing a Grad PLUS or a Private Alternative Loan

| | Federal Direct Unsubsidized Loan | Federal Direct Grad PLUS | Private Alternative Loans |
|---------------|---|------------------------------------|---------------------------|
| Interest Rate | Fixed at _____ percent for loans disbursed between July 1, 202 _____ and June 30, 202 _____ | Fixed at _____ • Úú Ýí » Á 0/10 | Varies by lender and loan |

| | | | |
|-------------------|----|-----------------------------|---|
| Credit Check | No | Yes (No adverse credit!) | Yes (Must meet FICO requirements set by _____) |
| Cosigner Required | No | No | Varies by lender and loan |