

2015-2016 Bar Loan Options

	DISCOVER: Bar Exam Loan	WELLS FARGO: Bar Exam Loan	SALLIE MAE: Bar Study Loan	PNC: Bar Study Loan
Contact	1.800.STUDENT	1.877.449.2421	1.800.984.0190	1.800.762.1001
Loan Limits	Maximum: \$16,000	Maximum: \$12,000	Maximum: \$15,000	Maximum: \$15,000
Fees	Zero	No application or origination fee, and no penalty for paying off your loan early	<ul style="list-style-type: none"> • Disbursement fees 0.00% • No repayment fees 	No application or origination fee
Interest Rates	<p>Fixed interest rates range from 6.49% APR to 11.24% APR</p> <p>Variable interest rates from 4.12% APR to 8.87% APR</p>	<p>Fixed interest rates as low as 9.30% APR (with discount) to 9.53% APR (without discount)</p> <p>Variable interest rates as low as 7.46% APR (with discount) to 7.69% APR (without discount)</p>	<p>Rates are variable and range from 3.25% APR to 9.96% APR</p>	<p>Fixed interest rates from 6.49% to 12.99% (APRs from 6.37% to 12.99%)</p> <p>Variable interest rates from 3.49% to 10.44% (APRs from 3.46% to 10.44%)</p>
Repayment	<p>9-month grace period after graduation</p> <p style="text-align: center;">Up to 20 years No pre-payment penalty</p> <p>0.25% interest rate reduction when you sign up for auto debit</p>	<p>6-month grace period after graduation</p> <p style="text-align: center;">0.25% interest rate reduction for a previous Wells Fargo student loan or other qualifying account</p> <p style="text-align: center;">0.25% interest rate reduction for enrolling in automatic payments</p>	<p>9-month grace period after graduation</p> <p style="text-align: center;">Up to 15 Years No pre-payment penalty</p> <p>0.25% interest rate reduction when you sign up for auto debit</p>	<p>6-month grace period after graduation</p> <p style="text-align: center;">Up to 15 years</p> <p>0.50% interest rate reduction when you sign up for auto debit</p>
Eligibility	<p>Must be enrolled at least half-time</p> <p>Available during final year of law school and up to 6 months after graduation</p> <p>Qualifying credit history</p> <p>Must be a U.S. citizen, permanent resident, or international student (International students require a Social Security number and a cosigner)</p>	<p>Must be enrolled in the final year of a law program at an eligible school or have graduated within 30 days from an eligible law school</p> <p>Qualifying credit history</p> <p>Must be a U.S. citizen, U.S. national, or permanent resident alien without conditions and with proper evidence of eligibility</p>	<p>Must be enrolled at least half-time</p> <p>Available during third year of law school and up to 12 months after graduation</p> <p>Qualifying credit history</p> <p>Must be a U.S. Citizen or a permanent resident or a foreign borrower applying with a creditworthy cosigner who is a U.S. citizen or permanent resident</p>	<p>Must have graduated from law school within the last six months OR be enrolled at least half time</p> <p>Qualifying credit history</p> <p>Must be a U.S. Citizen or permanent resident</p>