

SFAI LENDER LIST

The Lender List below estimates repayment amounts for an aggregate debt of \$19,000 in Federal Subsidized Stafford Loans. This amount is the sum of 4 years of dependent undergraduate borrowing and is provided so that you can see the effect of different benefits. Your individual aggregate debt will probably be different from these figures, which are in no way meant to convey your actual aggregate debt or borrowing costs. We used the *Loan Discount Analyzer* calculator located at www.finaid.org and currently advertised lender benefits to generate this chart.

Description of Currently Advertised Benefits		Monthly Payment	Total Amount Repaid w/ Interest	Total Interest Paid	# of Payments	Years of Repayment	% of Borrowers Receiving Benefits**
Citibank www.studentloan.com 800-846-1290 For-profit Lender Lender Code: 826878	Zero Fees 1% Interest Reduction at Repayment .25% Interest Rate Reduction w/ AutoDebit	\$218.65	\$23,177.18	\$5,338.26	106	8.8 yrs	10%
Wells Fargo www.wellsfargo.com 800-378-5526 800-658-3567 For-profit Lender Lender Code: 807176	Zero Fees	\$218.65	\$23,614.48	\$5,755.21	108	9 yrs	10%
T.H.E. www.northstar.org 800-366-0604 Not-for-profit Lender Code: 866529	Zero Fees 1.3% monthly credit of interest paid effective upon repayment	\$218.65	\$24,701.56	\$5,701.56	120	10 yrs	95%
Repayment w/out Benefits (provided for comparison)	Zero Fees No other benefits	\$218.65	\$26,238.32	\$7,238.32	120	10 yrs	100%

* Assumes Standard Repayment Plan with a 10 year term.

** Remember that benefit eligibility can be restrictive. Check with your lender for details about benefit eligibility. Benefits are usually lost if you consolidate your loans.

***Borrower benefits subject to change.