



FACT SHEET FOR ALTERNATIVE LOANS with Sallie Mae's Signature Student Loan process.

These loans are available to students who need additional aid when federal aid options have been exhausted as long as the cost of attendance has not been met. Students must be maintaining Satisfactory Academic Progress and will be subject to a credit check. A co-signer may be needed.

LENDER	Signature Student Loan from BANK OF AMERICA	Signature Student Loan from CHASE	Signature Student Loan from COLLEGE BOARD A not-for-profit lender	Signature Student Loan from SALLIE MAE
Lender Code	824417	516745	500500-0004	500500-0500
Phone	1-800-695-3317	1-800-695-3317	1-800-695-3317	1-800-695-3317
Website	www.salliemae.com/signature/bankofamerica	www.salliemae.com/signature/chase	http://loans.collegeboard.com/signature	www.salliemae.com/signature
Borrower	Student and/or credit worthy co-signer			
Eligibility	<ul style="list-style-type: none"> -U.S. citizen or permanent resident (or international student with U.S. co-signer) -At least half-time enrolled in an approved degree granting school -At least 18 years of age (legal age of majority – for most states, 18 years old) - Making satisfactory academic progress toward a degree -No outstanding student loans in default -Positive credit history 			
Loan Maximum	Cost of attendance less financial aid (With a co-signer, no aggregate limits. Without a co-signer: \$100,000 aggregate limit for undergraduates, \$150,000 for graduates, \$200,000 for select health professions, including all student loan debt)			
Loan Minimum	\$500			
Interest Rate	Prime minus 0.25 to Prime plus 6%, based on credit and whether co-signer only or student and co-signer are both creditworthy.			
Loan Fees	0.00% to 3%, based on credit and whether co-signer only or student and co-signer are both creditworthy.			
Repayment Period	Up to 25 years, based on amount borrowed.			
Grace Period	6 months			
Borrower Benefits	<ul style="list-style-type: none"> -No pre-payment penalty -Borrowers who make their first 24 scheduled monthly payments on-time can apply to have their co-borrower released -No income requirements for student borrowers 			

Students who wish to apply for an alternative Signature student loan can simply click on one of the links provided above. Once the application has been submitted, a representative from the Office of Student Financial Aid will receive notice of the application and will certify the application at the appropriate time. For questions, you may contact any of the lenders listed above or email: jonesmar@emporia.edu. Phone 1-800-896-0567 or 620-341-5457.