

Creditor:

Wesleyan University
 Wesleyan Loan
 237 High Street
 Middletown, CT 06459
 860-685-2823

Loan Interest Rate & Fees

Your interest rate will be

8.0%

Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you apply. If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan

Your rate is fixed. This means that your interest rate will remain the same over the life of the loan. Interest is computed on the unpaid principal balance.

Loan Fees

Loan Cost Examples

Repayment Option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over Loan Term (includes associated fees)
	\$5,500.00	8.0%	120 MONTHS	\$8,005.87

About This Example

Federal Loan Alternatives

Loan program	Current Interest Rates
PERKINS for Students	5.0% Fixed
Direct Loan for Students	4.45% Fixed Undergrad Subsidized/Unsubsidized
	6.0% Fixed Graduate and Professional Unsubsidized
PLUS for Parents and Graduate / Professional Students	7.0% Fixed

You may qualify for Federal education loans.

For additional information, **contact your school's financial aid office or the Department of Education at:**

www.federalstudentaid.ed.gov

Next Steps

1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: federalstudentaid.ed.gov for more information about other loans.

2. Apply for this Loan and complete the Self-Certification Form.

To apply for this loan, see the Financial Aid Office at the school where you intend to enroll. You may also get the self-certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for at least 30 days (terms will not change during that period).

REFERENCE NOTES

Fixed Interest Rate

The interest rate is fixed at 8.0% and will not increase for the life of the loan.

Bankruptcy Limitations

If you file for bankruptcy you may still be required to pay back this loan.

Default Penalties

Eligibility Criteria

More information about loan eligibility and repayment deferral or forbearance options is available in your promissory note.