Brookline College has developed a private loan lender list with the sole purpose of servicing its’ students. **As the student, you always have the right to select the lender of your choice.** Brookline College considered several factors when constructing our lender list such as loan program fees, superior borrower benefits offered to the student, and the ease of the application process. While Brookline College has identified lenders, we strongly encourage all students to research various loan programs, lenders, and the benefits associated with each. **If you would like to use a lender that is not listed, please contact the Financial Aid Office.**

<table>
<thead>
<tr>
<th>Lender</th>
<th>Private Loan</th>
<th>Benefits</th>
</tr>
</thead>
</table>
| Wells Fargo | (800) 456-0561 | • Wells Fargo Collegiate® Loan  
• No payments during school\(^1,2\)  
• Easy online application with quick credit decision  
• Choose fixed or variable interest rate  
• Variable rate as low as 9.750% APR as of May 1, 2011  
• Reduce interest rate up to 1.0% \(^3,4\)  
• No application, origination, or early repayment fees  
• Applying with cosigner helps ensure lowest interest rate and fastest approval process  
\(^1, 2, 3, 4\) see [Wells Fargo® Student Loan for Career and Community Colleges Loan Application Disclosure](#)  

<table>
<thead>
<tr>
<th>Sallie Mae Smart Option Student Loan</th>
<th>888-272-5543</th>
<th>Benefits</th>
</tr>
</thead>
</table>
| Sallie Mae and Wells Fargo are not affiliated with each other. |  | • Low variable interest rates — 2.25% APR to 9.37% APR\(^1\); competitive fixed interest rates are also available (effective May 20, 2012).  
• No origination fees and no prepayment penalty.  
• Pay now or later — defer your payments until after graduation or choose an in-school repayment option that fits your needs.\(^2\)  
• Get a Smart Reward® in your Upromise® account of 2% of your scheduled monthly payments that are made on time while in school (not available with the Deferred Repayment Option).\(^3\)  
• **Tuition Insurance Benefit** — Covers up to $5,000 of tuition lost due to a covered medical withdrawal. Available at no cost to the consumer with loans that first disburse July 1 through October 31, 2012.\(^4\)  
• Receive a 0.25 percentage point interest rate reduction while enrolled to make scheduled payments by automatic debit.\(^5\)  
• **Borrow up to 100% of your school-certified education costs (minimum $1,000).**  
• Applying with a creditworthy cosigner may help you qualify and/or receive a lower interest rate.  
• You can apply to release your cosigner after you graduate and make 12 consecutive on-time principal and interest payments.\(^6\)  
• Sallie Mae relies on the school to monitor that students are making sufficient progress toward their degree.  
• Can be used to cover unpaid tuition balances.\(^1,2,3,4,5,6\) Visit [SallieMae.com/terms/sosl](#) for important information. Terms, conditions and limitations apply.  

\(^1, 2, 3, 4, 5, 6\) View our application and solicitation disclosure.
Important Notes:

Borrowers have the right to cancel or decrease their loans before, or in some cases after, they have been disbursed. Please work with the Financial Aid Office and your lender in order to ensure that this process is completed properly. In most cases interest rates and fees begin to accrue after the first disbursement.

As a borrower you are the responsible party signed to a private loan and have rights and responsibilities.

All borrowers considering private education loans may be eligible for Title IV federal student aid and should apply for such aid before considering a private loan. Terms and conditions of Title IV federal student aid may be more favorable than the terms of private education loans. Private loans should be used to supplement Title IV federal student aid, not to replace it.

**Title IV Maximum Loan and Grant Amounts**
The maximum loan and grant eligibility amounts in the programs under Title IV of the Higher Education Act are as follows:

**Subsidized Stafford Loan**
- Freshman - $3,500
- Sophomore - $4,500
- Junior/Senior - $5,500

**Unsubsidized Stafford Loan**
- Freshman - $6,000
- Sophomore - $6,000
- Junior/Senior - $7,000

**Parent PLUS Loan**
Eligibility up to the cost of attendance minus other financial aid awarded

**Unsubsidized Stafford Loan for dependent students whose parents were not denied a PLUS loan**
- Freshman - $2,000
- Sophomore - $2,000
- Junior/Senior - $2,000

**Pell Grant**
*Maximum award for full time enrollment* - $5,500 (2010/2011 & 2011/2012 award years)

**Federal Supplemental Educational Opportunity Grant (FSEOG)**
$100-$4,000 subject to schools award allocation