

Note, summer term always requires a separate application.

Alternative Loans for Undergraduate & Graduate Students

Lender	Degree Seeking	SAP*	Enrollment Minimum	Minimum Loan	Maximum Loan	Repayment Benefits	Interest Rate	Fees	Years to Repay	Co-Signer Release	Prepay Penalty
Citibank	yes	no	< 1/2 time	\$1,000	Cost less Other Aid	yes, check with lender	3-Month Libor + 4.75 to + 9.0%	0 to 3.5%	20	yes	no
Contact: www.studentloan.com/findstudentloan/citiassistundergraduateloan.htm phone: 1-800-967-2400											
U.S. Bank	yes	yes	< 1/2 time	\$1,000	Cost less Other Aid	yes, check with lender	Prime + 1.95 to + 8.95%	None	15	yes	no
Contact: www.usbank.com/supploans/ phone: 1-800-242-1200											
Wells Fargo	no	no	< 1/2 time	\$1,000	Cost less Other Aid	yes, check with lender	Prime + 1.0 to + 6.99%	None	15	yes	no
Contact: www.wellsfargo.com/student/apply phone: 1-800-658-3567											
Chase	yes	yes	< 1/2 time	\$500	Cost less Other Aid	yes, check with lender	3-Month Libor + 4.40 to + 9.75%	None	20	yes	no
Contact: www.ChaseSelectLoans.com phone: 1-866-306-0868											
SallieMae	yes	no	< 1/2 time	\$1,000	Cost less Other Aid	yes, check with lender	1-Month Libor + 5.75 to + 11.5%	0-3%	Up to 15 years	yes	no
Contact: www.SallieMae.com/SmartOption phone: 1-888-272-5543											

* Student must be making Satisfactory Academic Progress (SAP) as defined by Mizzou.

Alternative Loans for Law Students (Law Loan)

Loan	Lender	Minimum	Maximum	Interest Rate	Fees	Repayment	Repayment Incentive
Smart Option	SallieMae	\$1,000	Cost less Other Aid	1-Month Libor + 5.75 to + 11.5%	0-3%	Up to 15 years.	.25% interest reduction for auto debit. .25% interest rate reduction for electronic communications

Contact: www.salliemae.com/lawloans phone: 1-888-272-5543

Citiassist	Citibank	None	Cost less Other Aid	3-Month Libor + 4.75 to + 9.0%	0 - 3.5%	Up to 15 years. Begins 6 months after graduation or drop below half-time	.25% interest reduction for auto debit.
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Contact: www.studentloan.com/findstudentloan/loanforlawstudents.htm phone: 1-800-745-5473

Alternative Loans for Law Students (Bar Loan)

Loan	Lender	Minimum	Maximum	Interest Rate	Fees	Repayment	Repayment Incentive
Bar Study	SallieMae	\$1,000	\$15,000	1-Month Libor + 5 to + 13%	0 – 5%	Up to 15 years. Begins 9 months after graduation with no prepayment fee	.25% interest reduction for auto debit.

Contact: www.SallieMae.com/LawLoans/ phone: 1-888-272-5543

Citiassist	Citibank	None	\$11,000	3-Month Libor + 4.75 to + 9.0%	0 to 6.0%	Up to 15 years. Begins 6 months after graduation or drop below half-time with no penalty for early repayment	.25% interest reduction for auto debit.
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Contact: www.studentloan.com/findstudentloan/loanforlawstudents.htm phone: 1-800-745-5473

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