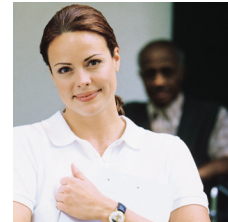


Stafford Loan Comparison Chart



LENDER	FEES	GRACE PERIOD	REPAYMENT INCENTIVE & OPTIONS	TERM
AAMC MEDLOANS® 800-858-5050 Lender Code: 522583 www.aamc.org/medloans	0% Origination fee* 0% Default fee*	Repayment begins 6 months after graduation or when student drops below half-time status.	<ul style="list-style-type: none"> • 0.30 percentage point interest rate reduction at first disbursement for unsubsidized loans • 0.75 percentage point interest rate reduction for auto-debit • 1 percentage point interest rate reductions after the first on-time payment† • If an on-time payment is missed, a borrower can re-earn the 1 percentage point interest rate reduction by making the next 24 payments by the due dates as initially scheduled. 	10 years; up to 30 years with loan consolidation program
CHASE MEDICAL EDUCATION LOAN 877-744-2633 Lender Code: 808128 www.chasestudentloans.com/medical	0% Origination fee 0% Default fee	Repayment begins 6 months after graduation or when student drops below half-time status.	<ul style="list-style-type: none"> • 0.60% interest rate reduction for auto-debit of payments • 1% interest rate reduction after the first 12 scheduled on-time payments • 1% interest rate reduction after the first 36 scheduled on-time payments • Students keep the two 1% interest rate reductions permanently after making the first 48 consecutive payments on-time 	10 years; up to 30 years with loan consolidation program
CITIBANK 800-967-2400 Lender Code: 826878 www.studentloan.com	0% Origination fee 0% Default fee	Repayment begins 6 months after graduation or when student drops below half-time status.	<ul style="list-style-type: none"> • Save up to 6% on your principal loan balance with Citibank's ZERO payments the last 6 months when all payments are made on time • Automatic 1% interest rate reduction at repayment • Additional 0.25% interest rate reduction when you sign up for E-Z Pay auto debit and receive electronic statements • New! Benefit Recovery Feature: Unlimited chances to earn back your automatic interest rate reduction if lost as a result of late payments 	10 years; up to 30 years with loan consolidation program
DIRECT LOANS 800-557-7394 www.dlserver.ed.gov	3% Origination fee 1% Default fee	Repayment begins 6 months after graduation or when student drops below half-time status.	<ul style="list-style-type: none"> • 0.25% interest rate reduction for auto-debit • Flexible payment plans 	10 years; up to 30 years with loan consolidation program
MEDPreferred 888-633-7777 Lender Code: 834058 www.medpreferred.com	1.5% Origination fee at time of disbursement	Repayment begins 6 months after graduation or when student drops below half-time status.	<ul style="list-style-type: none"> • 4% cash rebate of the principal balance outstanding upon the graduation • 10% credit of the principal balance after making 48 consecutive schedule payments on time • 0.25 interest rate reduction for automatic payments 	10 years; up to 30 years with loan consolidation program
Student Loan Xpress 866-759-7737 Lender Code: 823584 www.slxpress.com	0% Origination fee 0% Default fee	Borrowers receive 3 months of repayment relief following their 6 months grace period.	<ul style="list-style-type: none"> • 0.25% interest rate reduction for auto debit • 5% principal reduction after 48 consecutive on-time payments • 3 for free- 3 months of repayment relief upon graduation following grace period 	10 years; up to 30 years with loan consolidation program
THE STUDENT LOAN PEOPLE 800-928-8926 Lender Code: 826688 studentloanpeople.com	0% Origination fee 0% Default fee	Repayment begins 6 months after graduation or when student drops below half-time status.	<ul style="list-style-type: none"> • 3.5% credit to the original principal after the first 30 consecutive on-time payments • 0.25% interest rate reduction for automatic payments 	10 years; up to 30 years with loan consolidation program
Total Higher Education (T.H.E.) 888-843-0004 Lender Code: 876529 www.theloanprogram.org	0% Origination fee 0% Default fee	Repayment begins 6 months after graduation or when student drops below half-time status.	<ul style="list-style-type: none"> • A T.H.E. Repayment Bonus at the annualized rate of 1.0% (Undergraduate) and 1.3% (Graduate) beginning when the loan enters repayment and continuing as long as payments are less than 60 days past due. ** 	10 years; up to 30 years with loan consolidation program

**The Bonus will resume when the account is brought current. See the bonus page of our web site for terms and conditions. Over 95% of T.H.E. borrowers currently receive the T.H.E. Bonus. The only way the Bonus is lost permanently is if the borrower is constantly more than 60 days past due and/or defaults on their loan.

10-YEAR SAMPLE REPAYMENT CHART

LOAN AMOUNT	MONTHLY PAYMENT	TOTAL REPAYMENT	INTEREST COST
\$100,000	\$1,414	\$169,602	\$69,602
\$125,000	\$1,801	\$216,060	\$91,060
\$150,000	\$2,188	\$262,518	\$112,518
Assumptions	<ul style="list-style-type: none"> • 4 years of medical school with disbursements in August and January of each year • 6 months grace period • 2.5 years economic hardship deferment • Interest capitalized one time at the end of deferment • Standard 10 year repayment • \$34,000 in Subsidized Stafford Loans, remainder in Unsubsidized Stafford Loans • Interest rate of 6.80% 		

25-YEAR SAMPLE REPAYMENT CHART

LOAN AMOUNT	MONTHLY PAYMENT	TOTAL REPAYMENT	INTEREST COST
\$100,000	\$853	\$255,724	\$155,724
\$125,000	\$1,086	\$325,773	\$200,773
\$150,000	\$1,320	\$395,826	\$245,826
Assumptions	<ul style="list-style-type: none"> • 4 years of medical school with disbursements in August and January of each year • 6 months grace period • 2.5 years economic hardship deferment • Interest capitalized one time at the end of deferment • Extended 25-year repayment term • \$34,000 in Subsidized Stafford Loans, remainder in Unsubsidized Stafford Loans • Interest rate of 6.80% 		

STUDENT LOAN INFORMATION FOR UNIVERSITY OF KENTUCKY STUDENTS:

LOAN PROGRAM	MAXIMUM ANNUAL LOAN AMOUNT	MAXIMUM LIFETIME LOAN AMOUNT	STANDARD REPAYMENT TERMS	MINIMUM MONTHLY PAYMENT	DEFERRED REPAYMENT	INTEREST RATE
Subsidized Federal Stafford Loan	\$8,500	\$65,500	Up to 10 years	\$50	6 month grace period	Set by Government, fixed at 6.80%
Unsubsidized Federal Stafford Loan	Cost of attendance, not to exceed \$32,000*	\$189,125**	up to 10 years	\$50	6 month grace period	Set by Government, fixed at 6.80%

* Maximum for a nine month academic year

** Less the amount the borrower has received in subsidized loans