



LOUISIANA TECH UNIVERSITY PREFERRED LENDER COMPARISON CHART

STAFFORD LOAN

	LENDER CODE	SERVICER	KEY BENEFITS
ACADEMIC NELNET LOAN 1.866.866.7372 www.nelnet.net/academicloan	833669	NELNET	At origination: <ul style="list-style-type: none"> 0% Origination Fee 0% Guarantee/Federal Default Fee At repayment: <ul style="list-style-type: none"> 3.33% reduction of principal balance after 30 initial, consecutive, on-time payments .25% interest rate reduction for auto-debit of payments
CAPITAL ONE/HIBERNIA BANK 888.2Sallie www.hibernia.com/educationloans	829030	SALLIE MAE	At origination: <ul style="list-style-type: none"> 0% Origination Fee At repayment: <ul style="list-style-type: none"> 1% interest rate reduction at 24 on-time payments An Additional 1% interest rate reduction at 48 on-time payments .25% interest rate reduction for auto debit payments
CHASE (formerly Bank One) 1.888.272.5543 www.chasestudentloans.com	811925	SALLIE MAE	At origination: <ul style="list-style-type: none"> 0% Origination Fee At repayment: <ul style="list-style-type: none"> 3.3% credit or cash back of original Stafford loan amount after 33 consecutive on-time payments
CITIBANK 1.800.967.2400 www.studentloan.com/schools/latech	826878	CITIBANK	At origination: <ul style="list-style-type: none"> 0% Origination Fee At repayment: <ul style="list-style-type: none"> 1.00% interest rate reduction after 36 consecutive, monthly on-time payments An additional 1% interest rate reduction after 48 consecutive, monthly on-time payments .25% interest rate reduction for auto-debit of payments and electronic statements Free, no fee, checkless Citibank Access account ZERO payments for the last six months for Stafford Loans from Citibank!
EDAMERICA 1.800.337.1009 www.edamerica.net	831453	EDFINANCIAL	At origination: <ul style="list-style-type: none"> 0% Origination Fee At repayment: <ul style="list-style-type: none"> 0% Origination Fee Smart Pay Rebate- 4% principal reduction after the first "33" on time payments
LOUISIANA EDUCATION LOAN AUTHORITY (LELA) 800.228.4755 www.lela.org	805149	EDFINANCIAL	At origination: <ul style="list-style-type: none"> 0% Origination Fee After July 1, 2006, 0% Guarantee/Federal Default Fee At repayment: <ul style="list-style-type: none"> Zero interest Stafford loan for students obtaining teaching certification .25% interest rate reduction when borrower signs up for auto-debit 3% interest rate reduction after 36 consecutive and timely payments "Graduates Choose Louisiana" reward where borrower can earn up to 6% off principal balance of their loan by staying and working in Louisiana for three years during repayment of loan
WACHOVIA EDUCATION FINANCE 800.338.2243 www.wachovia.com/education	811323	SALLIE MAE	At origination: <ul style="list-style-type: none"> 0% Origination Fee At repayment: <ul style="list-style-type: none"> 1% rebate at the start of repayment 1% rebate after 12 scheduled payments 1.5% rebate after 24 scheduled payments

Borrower benefit programs presented herein are based on information available at the time of publication. Borrowers are strongly advised to contact each lender to determine the exact terms, conditions, and availability of individual incentive programs.

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PLUS LOAN

	LENDER CODE	SERVICER	KEY BENEFITS
ACADEMIC NELNET LOAN 1.866.866.7372 www.nelnet.net/academicloan	833669	NELNET	<ul style="list-style-type: none"> • 3% Interest Credit applied 210 days after loan is fully disbursed • .25% Interest rate reduction for auto-debit of payments
CAPITAL ONE/HIBERNIA BANK 888.2Sallie www.hibernia.com/educationloans	829030	SALLIE MAE	<ul style="list-style-type: none"> • 1% Origination fee rebate at repayment • 1% interest rate reduction at 24 on-time payments • An additional 1% interest rate reduction at 48 on-time payments • .25% interest rate reduction for auto-debit of payments
CHASE (formerly Bank One) 1.888.272.5543 www.chasestudentloans.com	811925	SALLIE MAE	<ul style="list-style-type: none"> • .25% interest rate reduction for auto-debit of payments
CITIBANK 1.800.967.2400 www.studentloan.com/schools/latech	826878	CITIBANK	<ul style="list-style-type: none"> • .50% interest rate reduction at repayment • .50% interest rate reduction for auto-debit of payments and electronic statements • ZERO payments for the last six months for PLUS Loans from Citibank!
EDAMERICA 1.800.337.1009 www.edamerica.net	831453	EDFINANCIAL	<ul style="list-style-type: none"> • 1% immediate interest rate reduction • .25% interest rate reduction for auto-debit
LOUISIANA EDUCATION LOAN AUTHORITY (LELA) 800.228.4755 www.lela.org	805149	EDFINANCIAL	<ul style="list-style-type: none"> • Rebate of the first six months interest paid by the borrower • 3% Interest rate reduction after 36 consecutive, on-time payments • .25% interest rate reduction for auto-debit of payments
WACHOVIA EDUCATION FINANCE 800.338.2243 www.wachovia.com/education	811323	SALLIE MAE	<ul style="list-style-type: none"> • Up to 4 years(no questions asked) forbearance available • 1% rebate at the start of repayment • 1% rebate after 12 scheduled payments • 1.5% rebate after 24 scheduled payments

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