

	Who is the Borrower?	Interest Rate	Credit Criteria	Fees	Minimum & Maximum Allowed	Repayment Terms	Enrollment Status	Deferment Options	Can loan be Sold?	Other Borrower Benefits	How to Apply
CitiAssist Undergraduate Loan	Eligible non-degree students; borrower or co-borrower must be U.S. citizen or permanent resident.	Variable interest rate is indexed to the prime rate as published in the Wall Street Journal. Loan rates are tiered and "best" tier borrowers get loans at the prime rate plus 1.00%. Rates range up to prime plus 7.5%. There is no interest rate cap. Rates are reset quarterly.	Approval and interest rates are based on the student borrower's and/or co-borrower's credit-worthiness as determined by Citibank.	The CitiAssist Undergraduate Loan origination fees range from 0% to 6%. Fees are based on the credit-worthiness of the borrower and co-borrower. There are no disbursement, repayment or default/insurance fees.	Loans are approved from \$1,000 up to the total cost of education minus any other financial aid. The maximum aggregate limit is \$120,000.	Standard repayment of principal and interest begins immediately. The maximum repayment period is 20 years. No prepayment penalties.	Students must be enrolled at least part time.	Borrowers can defer payment of principal during the in-school and grace periods. Undergraduate students have an in-school period up to 10 years with a 6 month grace period. No minimum enrollment is required. The student qualifies for an in-school deferment if enrolled at least part time. Hardship forbearance may be granted under certain circumstances.	Citibank does not generally sell its private loans to third party lenders. On occasion they may securitize private loans. In such securitization transactions Citibank generally continues to service the portfolio for the life of the loan.	The borrower gets a 0.25% interest rate reduction when payments are withdrawn through Citi's auto-debit service and the borrower agrees to receive only electronic statements. Co-signers may be released from the loan if the borrower has made the first 24 consecutive monthly payments by the due date, is creditworthy and is a U.S. citizen or permanent resident at the time the release is requested.	Apply online: (www.studentloan.com/schools/bu). Call CitiAssist at 800-967-2400.
Sallie Mae Smart Option Student Loan	Eligible non-degree students; borrower or co-borrower must be U.S. citizen or permanent resident.	Variable interest rate is indexed to the 1-month LIBOR rate. Rates are tiered and "best" tier borrowers get loans at the 1-month LIBOR rate plus 4%. Rates range up to 1-month LIBOR plus 12.5%. The interest rate capped only by applicable state statute. Rates are reset monthly.	Approval, interest rates and disbursement fees are based on the student borrower's and/or co-borrower's credit-worthiness as determined by Sallie Mae.	Loan disbursement fees range from 0% to 3% and are based on the credit-worthiness of the borrower and co-borrower. There are no origination, repayment or default/insurance fees.	Loans are approved from \$1,000 up to the total cost of education minus any other financial aid. The maximum aggregate limit is a reasonable multiple of the annual limits.	Monthly interest-only payments are required during the in-school period and during the 6-month separation period; monthly payments of principal and interest begin 6 months after the student ceases to be enrolled. The maximum repayment period is 15 years. No prepayment penalties.	Students must be enrolled at least half time.	There is no option to defer the repayment of interest; this feature of the Sallie Mae Smart Option Student Loan is designed so borrowers avoid capitalized interest and reduce the total cost of borrowing. Eligible borrowers can defer principal payments while enrolled at least half time for up to 48 months. Repayment of principal and interest begins 6 months after the student ceases to be enrolled. Hardship forbearance may be granted under certain circumstances.	Sallie Mae has not sold its private loans to their lenders.	Interest rate reduction of 0.25 % is available for automatic debit. Borrowers may apply for a cosigner release; approval is based on payment history, underwriting guidelines and is at the sole discretion of Sallie Mae.	More Smart Option Loan information: (http://www.salliemae.com/get_student_loan/fin_d_student_loan_smart-option-student-loan.htm). Apply online: (https://opennet.salliemae.com/apploansummary/?school_id=00213000&AlternateLogin=Y&loan_program=SOSL). Call Sallie Mae at 888-272-5543.

This information is based on information provided by lenders identified in response to a Request for Information issued by Boston University. The terms and conditions of any loan may vary depending on, among other things, market conditions and your credit score. Proposed terms may have changed since lenders provided information to Boston University. You should contact the lender to obtain current terms and information. You should review any proposed terms and obligations carefully.

BU Non-Degree Loans

	Who is the Borrower?	Interest Rate	Credit Criteria	Fees	Minimum & Maximum Allowed	Repayment Terms	Enrollment Status	Deferment Options	Can loan be Sold?	Other Borrower Benefits	How to Apply
Wells Fargo Education Connection Loan	Eligible non-degree students; borrower or co-borrower must be U.S. citizen or permanent resident. A co-borrower is recommended.	Variable interest rate is indexed to the prime rate as published in the Wall Street Journal. Rates are tiered and "best" tier borrowers get loans at the prime rate plus 1%. Rates range up to prime plus 10.49%. There is no interest rate cap. Rates are reset monthly.	Approval and interest rates are based on the student borrower's and/or co-borrower's credit-worthiness (acceptable debt-to-income ratio, positive repayment history) as determined by Wells Fargo.	There are no origination, disbursement, repayment or default/insurance fees.	Loans are approved from \$1,000 up to the lesser of \$25,000 or the total cost of education minus any other financial aid. The maximum aggregate limit is \$100,000.	Repayment begins 6 months after the student ceases to be enrolled on at least a part-time basis. The maximum repayment period is 15 years. No prepayment penalties.	Students must be enrolled at least half time.	Up to 5 years of in-school deferment of payments as long as student is enrolled at least part-time. Hardship forbearance may be granted under certain circumstances.	It is Wells Fargo's business practice to hold its loans through repayment.	Borrowers get a 0.50% interest rate reduction when the student's graduation is verified through the Wells Fargo Graduation BenefitSM Program. Borrowers get a 0.25% interest rate reduction when Wells Fargo automatically withdraws payments from a personal checking or savings account. After making the first 24 consecutive monthly payments on time and meeting certain credit requirements, the student can request to remove the cosigner from the loan.	More Wells Fargo Education Connection Loan information: https://www.wellsfargo.com/student/undergrad/education/ . Apply online: https://www.wellsfargo.com/student/undergrad/education/ . Call Wells Fargo at 800-658-3567.
<p>This information is based on information provided by lenders identified in response to a Request for Information issued by Boston University. The terms and conditions of any loan may vary depending on, among other things, market conditions and your credit score. Proposed terms may have changed since lenders provided information to Boston University. You should contact the lender to obtain current terms and information. You should review any proposed terms and obligations carefully.</p>											