

Interviewing Search & Relocation Loan Comparison Worksheet **												
Loan Type	eligibility	min/max amt	interest rate	interest cap	fees	repay options	deferment	prepay penalty	process time	disburse	borrower benefits	Interest capitalized
Discover Student Loans 1-800-STUDENT (1-800-788-3368) DiscoverStudentLoans.com	M4 yr or graduated within past 12 mos	1,000 to 18,000	variable rates (based on 3-Month LIBOR + Margin) 7.87% to 10.87% OR Fixed Rates 6.74% to 9.24%	18%	no fees	20 years after the deferment period ends	in school; up to 5 yrs in health professions residency	None	Varies by applicant	Funds sent directly to borrower	0.25% interest rate reduction with autodebit; choice of in-school and deferred repayment options	Once at repayment
Sallie Mae 877-279-7172 www.salliemae.com	Students that are enrolled half time may apply in their final year of study. Alumni are able to borrow up to 12 months after they graduate	\$1,000-\$20,000	variable interest rates from 4.97%-11.44% APR)	none	no fees	20 years (or less based on loan amount)	9 mo after leaving school; 36 month grace after graduation; Up to 48 months during internship /residency	none	about 1 week	Directly to borrower. Up to 4 disbursements possible or when requested by borrower	0.25% int rate reduction for ACH. Free quarterly FICO score report; 12 month cosigner release. Death and disability loan forgiveness	once at repayment
MedCap xtra 800-378-5526 www.wellsfargo.com	M4; aggregate loan limit of \$250,000 counting all other educational debts	min \$1,000 max 15,000 (5,000 search/10,000 relocation)	Variable or fixed rate loans; Fixed as low as 9.76% to 9.99%; variable rates as low as 9.53% to 9.99%	none	no fees	20 yrs (or less based on loan amount)	in school & during residency up to 5 yrs (grace for 3 years, forbearance for up to 2 years)	none	24 hrs after app is received- can be pre approved on line	1 disbursement; whenever requested by borrower	interest rebate & reduction for electronic debit (0.25%) & being WF customer (0.25%)	once at repayment

PNC 800-762-1001 www.pnconcampus.com	up to 60 days post grad	15,000	Variable or fixed rate; fixed rate as of today ranges from 4.52% to 11.79%; Variable rate ranges from 4.90% to 12.11%	18%	none	15 years max	in school & during up to 4 years during residency; grace of 6 months after residency ends	none	Approval decision within minutes of applying; 1 to 3 weeks	Directly to borrower when requested by borrower	0.50% int rate reduction for auto electronic debit; cosigner release after 48 payments	once at repayment
Loan Type	eligibility	max amt	interest rate	interest cap	fees	repay options	deferment	prepay penalty	process time	disburse	borrower benefits	Interest capitalized

** all of these loans require credit check for applicant and co signer if applicable. Rates vary according to credit score

** Most of these loans are not forgiven in the event of death or disability, life insurance is suggested (Exceptions to this are noted)

** terms listed above are based on information currently available but are subject to change/confirmed by borrower

updated

11/28/23