

## Private Loan Lender List

	Loan Program				
Feature	NJCLASS	CitiAssist	Chase	SallieMae®	Wells Fargo
Customer Service	1-800-792-8670	1-800-967-2400	1-866-306-0868	1-888-272-4665	1-800-378-5526
Online	<a href="http://hesaa.org/index.php?page=NJCLASSapply">http://hesaa.org/index.php?page=NJCLASSapply</a>	<a href="http://www.studentloan.com">www.studentloan.com</a>	<a href="http://www.chaseselectloans.com">www.chaseselectloans.com</a>	<a href="http://www.salliemae.com">www.salliemae.com</a>	<a href="http://www.wellsfargo.com/student/undergrad/collegiate">www.wellsfargo.com/student/undergrad/collegiate</a>
SAP <sup>1</sup>	<b>Required</b>	Not required	Not required	Not required	Not required
Enrollment Status	Half-time	<b>Less-than-half-time</b>	<b>Less-than-half-time</b>	Half-time	Half-time
Fees	2.00%	0.0–5.00%	0.0%	0.0–3.00%	0.0%
Interest Rate <sup>2</sup>	Based on the review and with co-signer: 7.62 – 8.02%	Based on credit review and with co-signer: LIBOR + 4.75 - 11.50%	Based on credit review and with co-signer: LIBOR + 4.40 - 9.75%	Based on credit review and with co-signer: LIBOR <sup>3</sup> + 4.5% - 11.25%	Based on credit review and with co-signer: Prime + 1.0–7.99%
Past Due Balance <sup>4</sup>	12 months	Not available	12 months	12 months	12 months
Second-Look Program <sup>5</sup>	Available	Available	Available	Available	Available
Sale of Loans	No	Only if defaulted	No	No, but will occasionally sell a portfolio of loans	No

<sup>1</sup> Satisfactory Academic Progress

<sup>2</sup> Return to the website for the most recent interest rates.

<sup>3</sup> London Interbank Offered Rate, an interest rate at which banks can borrow funds, in marketable size, from other banks in the London interbank market.

<sup>4</sup> Amounts include up to 12 months' prior balances.

<sup>5</sup> Applicant can request a second review if the first loan application denied.