

Private Loan Lender List

	Loan Program				
Feature	NJCLASS	CitiAssist	Wells Fargo	Chase	SallieMae®
Customer Service	1-800-792-8670	1-800-967-2400	1-800-378-5526	1-866-306-0868	1-888-272-4665
Online	http://hesaa.org/index.php?page=NJCLASSapply	www.studentloan.com	www.wellsfargo.com/student/undergrad/collegiate	www.chaseselectloans.com	www.salliemae.com
SAP ¹	Required	Not required	Not required	Not required	Not required
Enrollment Status	Half-time	Less-than-half-time	Half-time	Less-than-half-time	Half-time
Fees	2.00%	0.0–5.00%	0.0%	0.0%	0.0–3.00%
Interest Rate ²	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: Prime + 1.0– 7.99%	Based on credit review and with co-signer: LIBOR + 4.40 - 9.75%	Based on credit review and with co-signer: LIBOR ³ + 4.5% - 12.00%
Past Due Balance ⁴	12 months	Not available	12 months	12 months	12 months
Second-Look Program ⁵	Available	Available	Available	Available	Available
Sale of Loans	No	Only if defaulted	No	No	No, but will occasionally sell a portfolio of loans

¹ Satisfactory Academic Progress

² Return to the website for the most recent interest rates.

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

⁴ Amounts include up to 12 months' prior balances.

⁵ Applicant can request a second review if the first loan application denied.