H-18 Private Education Loan Application and Solicitation Model Form

[Credit Name]
[Credit Address]

Rates & Loan Terms

Current Starting Interest Rates between:

% and %

Your starting rate
[Description of how rate is determined, if applicable]

Maximum Interest Rate

Your interest rate will vary with the market based on the [Index] Rate (a publicly available interest rate we use to set the variable rate) but [description of maximum rate or lack thereof]. The rate can change [frequency of rate changes] and [description of limit on rate increase at any one time, or lack thereof].

Fees
[Itemization of fees]

Repayment Options & Sample Costs

<table>
<thead>
<tr>
<th>In-School Repayment options (available while continuously enrolled in School)</th>
<th>Sample Loan amount</th>
<th>Sample Interest Rate (highest possible starting rate)</th>
<th>Sample Total Paid (over [term of loan], including fees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. [REPAYMENT OPTION] [Description]</td>
<td>$10,000.00</td>
<td>[Rate]</td>
<td>[Total Cost]</td>
</tr>
<tr>
<td>2. [ADDITIONAL REPAYMENT OPTION] [Description]</td>
<td>$10,000.00</td>
<td>[Rate]</td>
<td>[Total Cost]</td>
</tr>
<tr>
<td>3. [ADDITIONAL REPAYMENT OPTION] [Description]</td>
<td>$10,000.00</td>
<td>[Rate]</td>
<td>[Total Cost]</td>
</tr>
</tbody>
</table>

Federal Loan Alternatives

<table>
<thead>
<tr>
<th>Loan program</th>
<th>Current Interest Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERKINS for Students</td>
<td>[Rate] fixed</td>
</tr>
<tr>
<td>STAFFORD for Students</td>
<td>[Rate] fixed Undergraduate subsidized</td>
</tr>
<tr>
<td></td>
<td>[Rate] fixed Undergraduate unsubsidized &amp; Graduate</td>
</tr>
<tr>
<td>PLUS for Parents</td>
<td>[Rate] fixed Federal Family Education Loan</td>
</tr>
<tr>
<td></td>
<td>[Rate] fixed Federal Direct Loan</td>
</tr>
</tbody>
</table>

You may qualify for Federal education loans.
For additional information, contact your school's financial aid office or the Department of Education at:
federalstudentaid.ed.gov
Next Steps

1. Find Out More About Other Loan Options.
   Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school’s financial aid office or visit the Department of Education’s web site at federalstudentaid.ed.gov for more information about other loans.

2. To Apply for this Loan, Complete the Application and the School Certification Form.
   You may get the certification form from your school’s financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except the variable interest rate may change based on adjustments to the index).

REFERENCE NOTES

Variable Interest Rate
[Variable interest rate information, if applicable]

Eligibility Criteria
[Description of eligibility criteria]

About the Repayment Example
[Description of repayment example assumptions]