<table>
<thead>
<tr>
<th></th>
<th>PNC Solution Loan for Bar Study</th>
<th>Discover Bar Exam Loan</th>
<th>Sallie Mae Bar Study Loan</th>
<th>Wells Fargo Bar Exam Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrowing Maximum</strong></td>
<td>$15,000</td>
<td>$16,000</td>
<td>$15,000</td>
<td>$12,000</td>
</tr>
<tr>
<td><strong>Cumulative Debt Limit</strong></td>
<td>$225,000</td>
<td>$180,000</td>
<td>None specified</td>
<td>$180,000 (including bar loan)</td>
</tr>
<tr>
<td><strong>Origination Fee</strong></td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Grace Period</strong></td>
<td>6 months from graduation</td>
<td>9 months from graduation</td>
<td>9 months from graduation</td>
<td>6 months from graduation</td>
</tr>
</tbody>
</table>
| **Interest Rate**        | •Variable rate loan interest rates range from 4.85% APR – 11.87% APR, depending on repayment term  
•Fixed rate loan interest rates range from 4.67% APR to 11.79% APR, depending on repayment term | •Variable interest rate 6.02% APR – 11.62% APR  
•Fixed rate APRs from 7.39% APR to 12.99% APR | •Variable rates range from 4.89% APR to 11.81% APR  
•Variable interest rates from 12.01% - 12.23%  
•Fixed interest rates from 10.45% APR to 12.679% APR | |
| **Length of Repayment**  | 15 years                        | 20 years               | 15 years                  | 7 years                  |
| **Repayment Incentives** | •0.50% interest rate reduction for automated payments from checking or savings account  
•A co-signer release option is available after the initial 48 consecutive on-time monthly payments | •0.25% interest rate reduction for electronic debiting  
•repayment begins 9 months after graduation; no penalty for prepayment  
•can make interest-only payments while in school and reduce interest rate .35% | •0.25% interest rate reduction when automatic payments are made  
•no prepayment penalty  
•death and disability loan forgiveness  
•free quarterly FICO score report | •0.25% interest rate reduction for previous Wells Fargo student loan or qualifying checking account  
•0.25% interest rate reduction for enrolling in automatic payments |
| **Eligibility**          | •Must be a student at or have graduated from PNC-approved law school within the last 6 months and be taking the bar exam within 6 months of graduation  
•U.S. citizen or permanent resident  
•Have lived in the U.S. for the previous two years | •Enrolled in final year of law program making satisfactory academic progress or have graduated within 6 months  
•U.S. citizen, U.S. permanent resident with a valid Social Security number and U.S. address or international student with a US citizen or permanent resident cosigner | •Enrolled in final year of law program or have graduated within 12 months  
•Sitting for the bar no later than 12 months after graduation  
•U.S. citizen, U.S. national or permanent resident, or international student borrowing with a credit worthy cosigner who is a U.S. citizen or non-citizen permanent resident. USCIS documentation required. | •Enrolled in final year of law program or have graduated within 30 days  
•U.S. citizen, U.S. national, or permanent resident alien without conditions and with proper evidence of eligibility |
Contact and online application information for bar study lenders:

**SallieMae**  [https://www.salliemae.com/student-loans/bar-study-loan/](https://www.salliemae.com/student-loans/bar-study-loan/) or call 1-877-279-7172

**Discover Bar Exam Loans**  [https://www.discover.com/student-loans/bar-exam-study.html](https://www.discover.com/student-loans/bar-exam-study.html) or call 1-800-STUDENT


**Wells Fargo Bar Exam Loan**  [https://www.wellsfargo.com/student/graduate-loans/bar-exam/](https://www.wellsfargo.com/student/graduate-loans/bar-exam/) or call 1-800-378-5526

**Citizens One Bar Study Loans**  [https://www.citizensone.com/student-loans/graduate-loans/bar-exam-loans.aspx](https://www.citizensone.com/student-loans/graduate-loans/bar-exam-loans.aspx)

**Need a copy of your credit report?**
You can request a free copy of your credit report once every 12 months at [www.annualcreditreport.com](http://www.annualcreditreport.com). Any of the following national credit bureaus will send you a copy for a small fee:
- Experian: 1-888-397-3742
- TransUnion: 1-800-888-4213
- Equifax Credit: 1-800-685-1111

**Having a hard time figuring out which loan is best for you?**
Interest rates and repayment terms will vary by lender and will depend on your credit score. You can find a great calculator at [http://www.finaid.org/calculators/loandiscountanalyzer.phtml](http://www.finaid.org/calculators/loandiscountanalyzer.phtml) that will allow you to compute the various terms set by each lender, using their listed interest rate, fees, and repayment period. Remember that private lenders typically will not provide an interest rate offer until after you have applied for the loan.

**Where can I find up-to-date interest rate information?**
Private loans have a variable interest rate that is usually tied to LIBOR or the prime rate. You can find information about LIBOR and prime which can be helpful when trying to determine potential interest rates for private loans at [www.bankrate.com/cbsmw/ratehm.asp](http://www.bankrate.com/cbsmw/ratehm.asp).