

	Wells Fargo Collegiate Loan	Chase Select Student Loan	Discover Student Loan	Sallie Mae Smart Option Loan	Citizens Bank TruFit Loan
<b>Payments in school</b>	not required	not required	not required	<b>required</b>	not required
<b>Origination Fees</b>	No	No	No	No	No
<b>Guarantee Fees</b>	No	No	No	No	No
<b>Co-signer Release Option</b>	Yes	Yes	<b>No</b>	Yes	Yes
<b>Aggregate (4-year) Limit</b>	\$120,000	\$120,000	\$200,000	Based on school Cost of Attendance (COA)	\$120,000
<b>Cover Past Due Balances</b>	Yes, 12 months	Yes, 12 months	Yes, 6 months	Yes, 180 days	Yes, 180 days
<b>Sell Loans to 3rd Parties</b>	No	No	No	No	No
<b>Forbearance Options</b>	Yes	Yes	Yes	Yes	Yes
<b>Available to International Students</b>	Yes, with US co- signer	Yes, with US co- signer	<b>No</b>	Yes, with US co-signer	Yes, with US co-signer
<b>Interest Rate Based On</b>	Prime	LIBOR	Prime	LIBOR	LIBOR

As of June 24, 2009