

**PRIVATE LOAN COMPARISON CHART**  
**FOR MBA, EWBA, AND MFE INTERNATIONAL STUDENTS,**  
**WITH CO-SIGNER**



	Sallie Mae	Chase	Citibank
Loan Product	<i>Sallie Mae/UC Graduate Business Loan</i>	<i>Chase Select Loan</i>	<i>CitiAssist Loan</i>
Interest Rate	With Co-signer <ul style="list-style-type: none"> <li>• Prime – 1.125%</li> <li>• Prime + 2.5%</li> <li>• Prime + 4.5%</li> </ul>	With Co-signer <ul style="list-style-type: none"> <li>• Prime – 1.0%</li> <li>• Prime – 0.50%</li> <li>• Prime + 1.0%</li> <li>• Prime + 2.50%</li> <li>• Prime + 4.00%</li> <li>• Prime + 5.50%</li> </ul>	With Co-signer <ul style="list-style-type: none"> <li>• Prime – .50%</li> <li>• Prime + 0.0%</li> <li>• Prime + 1.0%</li> <li>• Prime + 3.0%</li> </ul>
Fixed or Variable Rate	Variable, adjusted monthly	Variable, adjusted quarterly	Variable, adjusted quarterly
Interest Rate Index as of 02/01/2008	Prime = 6.0%	Prime = 7.5%	Prime = 7.5%
Loan Origination Fee	With Co-signer <ul style="list-style-type: none"> <li>• 0% for Tier 1</li> <li>• 3% of principal for all others</li> </ul>	No Origination Fee	No Origination Fee
Loan Repayment Fee	With Co-signer <ul style="list-style-type: none"> <li>• 0% for Tier 1</li> <li>• 3% of outstanding principal balance (at repayment) for all others</li> </ul>	No Repayment Fee	No Repayment Fee
Co-signer Eligibility	<ul style="list-style-type: none"> <li>• Co-signer must be US Citizen or US permanent resident</li> </ul>	<ul style="list-style-type: none"> <li>• Co-signer must be US Citizen or US permanent resident</li> </ul>	<ul style="list-style-type: none"> <li>• Co-signer must be US Citizen or US permanent resident</li> </ul>
Annual Loan Limits	<ul style="list-style-type: none"> <li>• Minimum: \$500</li> <li>• Maximum: Up to cost of attendance less financial aid received</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum: \$500</li> <li>• Maximum: Up to cost of attendance less financial aid received</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum: \$500</li> <li>• Maximum: Up to cost of attendance less financial aid received</li> </ul>
Aggregate Limits	<u>With Co-signer</u> <ul style="list-style-type: none"> <li>• None</li> </ul>	\$180,000	\$150,000

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	Sallie Mae	Chase	Citibank
<b>Loan Product</b>	<i>Sallie Mae/UC Graduate Business Loan</i>	<i>Chase Select Loan</i>	<i>CitiAssist Loan for UC Students</i>
<b>Grace Period</b>	6 months	6 months	6 months
<b>Deferment or Forbearance</b>	* Contact lender for details	* Contact lender for details	* Contact lender for details
<b>Repayment Period</b>	Up to 30 years, depending on balance owed	Up to 20 years (25 years for loans of \$30,000 or more)	Up to 20 years
<b>Repayment Incentives</b>	No	Yes. See website for details <a href="http://www.chaseselectloans.com">www.chaseselectloans.com</a>	Yes. See website for details <a href="http://www.studentloan.com/schools/uc/berkeley-haas">www.studentloan.com/schools/uc/berkeley-haas</a>
<b>Application Process</b>	Online: <a href="http://www.salliemae.com/universityofcalifornia">www.salliemae.com/universityofcalifornia</a>	Online: <a href="http://www.chaseselectloans.com">www.chaseselectloans.com</a>	Online: <a href="http://www.studentloan.com/schools/uc/berkeley-haas">http://www.studentloan.com/schools/uc/berkeley-haas</a>
<b>Customer Assistance</b>	(888) 272-5543 M – TH: 8 am – 8 pm, PT F: 8 am – 5 pm, PT	(866) 306-0868 M – F: 5 am – 7 pm, PT	(800) 967-2400 M – F: 5 am – 7 pm, PT

If choosing a private loan to supplement education financing, students have the right to select the lender of their choice, and are not required to use a lender on this chart. While the lenders that do appear on this comparison chart have been evaluated on their performance, customer service, cost and borrower benefits, students are encouraged to conduct their own consumer research. No student will be penalized for choosing a lender not on this list.

*This comparison chart is not an exhaustive listing of all available private loan options; nor does inclusion on this list represent an endorsement by the University of California or the Haas School of Business. The Haas School of Business does not receive, and will not accept, inducements from lenders in exchange for inclusion on the private loan comparison chart; nor does the Haas School share in the profits from student loans.*