

Career XpressSM Loan

Private Education Loan for Career School Students

The Career XpressSM Loan from Student Loan XpressSM provides you with a single solution to finance your Career School studies.

CHECK OUT THE BENEFITS:

- ✓ Borrow for current or prior academic year expenses
- ✓ Low variable interest rates
- ✓ Apply online or by phone
- ✓ Choose to defer payments while in school or start repayment immediately for a 1% interest rate reduction
- ✓ .25% interest rate reduction for auto-debit loan payments
- ✓ Apply without a cosigner, based on your own good credit
- ✓ Cosigner release option after 48 months of on-time payments
- ✓ Master Promissory Note may be used for multiple years
- ✓ No repayment fee



Find Out More

Learn more on how the Career Xpress Loan can help fund your Career School studies. Call 1.888.748.9947 or visit www.careerexpressloan.com.

APPLY TODAY!

It's fast and easy to apply!
Online: Go to www.careerexpressloan.com
Phone: Call toll free 1.888.748.9947



Career XpressSM Loan at a glance

ELIGIBILITY	Any student enrolled at an eligible school No attendance restrictions; students attending less than half-time are eligible.
MINIMUM ANNUAL BORROWING LIMIT	\$1,000
MAXIMUM ANNUAL BORROWING LIMIT	Up to \$20,000
MAXIMUM CUMULATIVE EDUCATION DEBT	Up to \$85,000 (federal and private loan debt) Up to \$60,000 (private loan debt)
INTEREST RATE	3-month LIBOR Index + a margin range of 4.25% to 9.95%, based upon creditworthiness of borrower and cosigner (where applicable) and repayment choice
FEES AT DISBURSEMENT	Ranging from 2% to 9% based upon borrower's credit history
FEES AT REPAYMENT	0%
GRACE PERIOD	3 months after leaving school with deferred repayment option
FORBEARANCE	Up to 2 years, in six-month increments
REPAYMENT TERMS	Choice of either immediate repayment or deferred payments Up to 20 years, with no penalty for early repayment
INTEREST CAPITALIZATION	Interest will be capitalized (added to your principal balance) only once, just before repayment.
REPAYMENT INCENTIVES	.25% interest rate reduction for auto-debit Additional 1% interest rate reduction for immediate repayment.
COSIGNER REQUIREMENT	If you are a student with a positive credit history, you may apply for a loan on your own, without a cosigner. If you have little or no prior credit history, a cosigner may be required. A cosigner release option is available after 48 months of on-time payments upon request. ¹

Career Xpress Loan APR Example²

STUDENT LOAN AMOUNT	\$15,000	This APR assumes that the 3-month LIBOR Index is maintained at a constant 3.57% as of 1/1/07. This example assumes a single disbursement of \$15,000 and a total in-school deferment period of 27 months followed by a repayment period of 240 months. Deferred interest is added to the principal loan amount. The minimum monthly payment must be at least \$50.00. The APR may increase after the loan is made, based on LIBOR Index.
INTEREST RATE	10.62%	
INTERIM PERIOD	27 months	
ORIGINATION FEE	2%	
REPAYMENT FEE	0%	
MONTHLY PAYMENTS FOR 240 MONTHS	\$190.86	
REPAYMENT APR	10.58%	

¹Refer to www.careerexpressloan.com for details. Interest rate is based on having a cosigner.

²Always check APR in the originating order of the Career Xpress Loan. Student Loan Xpress, logo and name are registered service marks and Career Xpress is a registered trademark of Student Loan Xpress, Inc. (SLX), a registered service mark of CDFI Fund, Inc. Student Loan Xpress is a trademark company of CDFI Fund, Inc. (CDFI) © 2007 Student Loan Xpress, Inc. All Rights Reserved.



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