

Walsh University Payment Options

Walsh University is pleased to provide these convenient and flexible payment options to meet your family's education financing needs.

	Federal PLUS Loan	KeyBank®/ Key Alternative Loan	Sallie Mae Signature Loan	Citibank/ CitiAssist Loan	TMS/ Monthly Payment Plan
Features*	<ul style="list-style-type: none"> The loan is made in the parent's name. Borrow up to cost of education less financial aid as certified by the school. Parent finances one year of school expenses. Borrowers are responsible for the interest that accrues throughout the life of the loan. Funds are delivered via co-payable check or EFT to the school. Fixed interest rate of 8.50%. 	<ul style="list-style-type: none"> No loan fee. The loan is made in the student's name. Borrowing limits: <i>Annual Maximum:</i> Cost of education less other aid received. <i>Annual Minimum:</i> \$500. <i>Aggregate:</i> \$125,000. Funds are sent to the school at start of each term. Quick credit decision online at www.Key.com/alternative 24 hours a day, 7 days a week, or by phone during regular business hours. 	<ul style="list-style-type: none"> No loan fee for qualified borrowers. The loan is made in the student's name. Combined billing with federal loans. Borrowing limits: <i>Annual Maximum:</i> Cost of education less other aid received. <i>Annual Minimum:</i> \$500. <i>Aggregate:</i> No maximum with cosigner. \$100,000 without cosigner. Over 80% approval rate. 5 minute approval at 1-800-695-3317. Apply online at www.studentloanfunding.com/apply/signature. Flexible repayment options. 	<ul style="list-style-type: none"> The loan is made in the student's name. Borrowing limits: <i>Annual Maximum:</i> Cost of education less other aid received. <i>Annual Minimum:</i> None. <i>Aggregate:</i> \$120,000 for undergraduate years only and \$150,000 for combined undergraduate and graduate years. Online credit approval within 3 minutes. Apply online at www.studentloan.com. 	<ul style="list-style-type: none"> Pay for one year of college in equal monthly payments. Application fee of \$60. Family pays TMS, and TMS pays Walsh University. For more information or to apply please go to www.afford.com or call 1-800-356-8329.
Benefits	<ul style="list-style-type: none"> Allows parents to help fund their student's education. Loan interest may be tax deductible for borrowers with an Adjusted Gross Income (AGI) of \$65,000 or less (\$130,000 if filing jointly). A student whose parent cannot obtain a PLUS loan is eligible for increased annual Stafford loan limits. In some circumstances, parent can defer payments for up to 4 years as long as the student is enrolled at least half-time. (This benefit varies by lender.) 	<ul style="list-style-type: none"> Complete a promissory note just once. Easy annual renewal process for future years. 6-month grace period after graduation or dropping below half-time status before payments commence. May request forbearance for graduate school. Cosigner release option available after 48 consecutive on-time payments and a favorable credit review. (Subject to change at lender's discretion.) 	<ul style="list-style-type: none"> 0.50% interest rate reduction for auto debit. No payments are required while the student is enrolled at least half-time. 6 month grace period after graduation or dropping below half-time before repayment begins. May request forbearance. Interest rates are tiered based on credit. Rates as low as Prime – 1.00% when student borrower and cosigner are credit approved. No fees when both student borrower and cosigner are credit approved. In other cases a 3.00% fee may be charged at repayment depending on credit. Borrower can apply for cosigner release after 24 consecutive on-time payments. 	<ul style="list-style-type: none"> Student shares the responsibility of financing. No payments are required while the student is enrolled. 6-month grace period after completion of studies before payments commence. Cosigner release option. Can borrow for prior year balance. Interest rate is as low as Prime – 0.50%. No loan fees. 	<ul style="list-style-type: none"> Families may budget any amount of expense over the school term. No interest. No credit review.
Eligibility	<ul style="list-style-type: none"> Biological or adoptive parent or step-parent of a dependent, undergraduate student. Student must be enrolled at least half-time and making satisfactory academic progress. Parent must meet credit criteria. Applicant(s) must be a U.S. citizen or national or eligible non-citizen. 	<ul style="list-style-type: none"> Undergraduate or graduate student attending at least half-time, usually with a creditworthy cosigner. Applicant(s) must be a U.S. citizen or permanent resident. At least one applicant must be a U.S. citizen. Applicant(s) must meet minimum credit criteria. 	<ul style="list-style-type: none"> Undergraduate or graduate student attending at least half-time, usually with a creditworthy co-borrower. The lowest interest is available when both the student and cosigner are credit approved. 	<ul style="list-style-type: none"> Any enrolled student. Undergraduate needs a cosigner. 	<ul style="list-style-type: none"> Any family wishing to pay annual costs in monthly payments.
Repayment	<ul style="list-style-type: none"> Monthly payments to the lender of your choice over 10 years, depending on amount owed, with no prepayment penalty. 	<ul style="list-style-type: none"> Monthly payments to Key over 10, 15 or 20 years, depending on amount owed, with no prepayment penalty. 	<ul style="list-style-type: none"> Monthly payments over 15 year period with a \$50 minimum payment and no prepayment penalty. Interest only repayment option and an extended repayment term up to 25 years, depending on loan balance, are available. 	<ul style="list-style-type: none"> Monthly payments to Citibank for up to 20 years, depending on amount owed. 	<ul style="list-style-type: none"> Monthly payments to TMS over 10 months.

See the reverse side for the Cost Calculator Sheet.

For more information or to apply for the Key Alternative Loan, visit Key's website at www.Key.com/alternative or call 1-800-KEY-LEND.

* All private loans are subject to credit approval.
Note that the information printed in this brochure is subject to change without notice. Contact each lender for the most up-to-date information.

Printing compliments of Key Education Resources®.
Key Education Resources is responsible solely for the content pertaining to Key loan programs. Key Education Resources' products and services are provided by KeyBank National Association. KeyBank is a KeyCorp company. KeyCorp is one of the nation's largest financial services companies with assets of approximately \$96 billion.

Walsh University



New Students

Cost Calculator/Financing Options for 2007 - 2008

Basic Charges:	Full-time Tuition (12-18 credits per term):	\$ 18,300	
	Fees (based on 30 credits per academic year):	\$ 600	
	Room:	\$ _____	
	*Alexis or Menard:	\$ 3,900	
	Lemmon:	\$ 5,100	
	The Towers/Double:	\$ 5,970	
	Grove Apts.:	\$ 6,890	
	Board:	\$ _____	
	**Full Meal Plan:	\$ 3,530	
	Limited Meal Plan:	\$ 2,190	
	Commuter Health Fee	\$ _____	
	(Only if <u>not</u> living on campus):	\$ 20	
	First Year Student Fee:	\$ 215	(Subject to change)
	Parking:	\$ 80	
	Total Charges:	\$ _____	A
	Financial Aid***:	\$ _____	
	Scholarship and Grants:	\$ _____	
	Stafford Loan:	\$ _____	
	Perkins Loan:	\$ _____	
	Total Financial Aid:	\$ _____	B
	Out of Pocket Expenses:	\$ _____	C
	Subtract B from A :	\$ _____	

If not living on campus, enter \$0 for room and board.

* Resident freshmen are usually required to reside in Alexis or Menard residence halls.
 ** All Alexis, Menard and Tower residents are required to select the Full Meal Plan.
 *** Work study funds are not factored in because they are not payable until earned.

The amounts listed above are approximate and may be subject to change.

Listed below are four options for paying for your out of pocket expenses.

Standard Payment
C/2 = \$ _____
 Pay this amount to Walsh University once in August and once in December.

Monthly Payment
C/10 = \$ _____
 For a \$60 fee, you can make interest-free payments to TMS over a time period of up to 10 months (See the enclosed brochure.)

PLUS (Parent) Loan
C = \$ _____
 This option minimizes your monthly payment by extending payments over a longer period of time. Repayment begins within 60 days after the final disbursement.

Alternative Loans
 See reverse side for specific features.

