

#1 California Nonprofit Lender

	Federal Rate	ALL's Rate††
Undergraduate Subsidized Stafford Rate	5.60%	5.35%
Unsubsidized & Graduate Subsidized Stafford Rate	6.80%	6.55%
Federal Default Fee	1.00%	0.00%*

††Rates and reductions effective for new Stafford loans first disbursed on or after 7/1/09 through 6/30/10. See reverse for additional terms and conditions.

*For those who select TG as their guarantor.

- **0.00%** federal default fee*
- **0.25%** interest rate reduction for ACH payments
- No payments while you are in school

Go to
www.allstudentloan.org
for loan details!



888-271-9721
Lender ID #833752



29 years in business with \$2 billion in nonprofit student loan assets.

QUESTIONS & ANSWERS

What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) is a required form for students to be considered eligible for virtually all need-based financial aid, including federal and state financial aid. It is available at www.fafsa.ed.gov.

What are Stafford loans?

Stafford loans are federally-guaranteed loans that feature low, fixed interest rates and are available to undergraduate and graduate students who are enrolled at least half-time in an accredited college or university.

What are origination and federal default fees?

The origination fee is a 0.50% fee for loans first disbursed on or after 7/1/09 through 6/30/10 paid by borrowers directly to the federal government to help reduce the government's cost of supporting low-interest Stafford loans. The federal default fee is a 1.00% fee

paid to the guarantor. ALL Student Loan utilizes various guarantors, some of which waive the federal default fee.

What are subsidized and unsubsidized Stafford Loans?

The federal government pays the interest on a subsidized Stafford loan while the student is in school or in deferment. Students qualify based on information submitted on their FAFSA. Unsubsidized Stafford loan borrowers pay all interest that accrues, including while they are in-school, grace, and deferment.

What are the benefits of choosing a nonprofit lender?

As a nonprofit, ALL Student Loan **reinvests** any earnings for the benefit of our borrowers and communities we serve. Our loans, scholarships, grants, and outreach programs have helped tens of thousands achieve their education dreams.

ALLsaver® Stafford Loans

Estimated Savings for Undergraduate Subsidized Stafford Loans†

Amount Borrowed	Total Interest Paid ALLsaver Stafford (0% federal default fee and 0.25% for automatic debit) (5.35%)	Total Interest Paid Federal Undergraduate Subsidized Stafford (5.60%)	Savings Using ALLsaver Stafford with 0% Federal Default Fee and 0.25% for Automatic Debit
\$ 5,500	\$ 1,588	\$ 1,695	\$ 163
\$ 12,500	\$ 3,609	\$ 3,853	\$ 369
\$ 23,000	\$ 6,641	\$ 7,090	\$ 680

Estimated Savings for Stafford Loans†

Amount Borrowed	Total Interest Paid ALLsaver Stafford (0% federal default fee and 0.25% for automatic debit) (6.55%)	Total Interest Paid Unsubsidized & Federal Graduate Subsidized Stafford (6.80%)	Savings Using ALLsaver Stafford with 0% Federal Default Fee and 0.25% for Automatic Debit
\$ 25,000	\$ 8,986	\$ 9,524	\$ 788
\$ 50,000	\$ 17,972	\$ 19,048	\$ 1,576
\$ 100,000	\$ 35,944	\$ 38,096	\$ 3,152

† Savings estimates assume a 10-year repayment period, level repayment plan, on-time payments for the life of the loan, a constant fixed Federal Statutory Rate of 5.60% for subsidized undergraduate Stafford loans (6.80% for unsubsidized undergraduate and graduate Stafford loans), and a 0.25% interest rate reduction for ACH payments (the "ACH benefit"). Borrower will receive the ACH benefit during periods when payments are authorized to be electronically debited from borrower's bank account. Eligibility for participation in ACH and the ACH benefit may be lost if ACH payment is rejected or returned for any reason.

The ALLsaver Stafford Loan is available to students attending an eligible California school and California residents attending an eligible school outside of California. Certain other qualifications and restrictions may apply to any program or product described herein. No other discounts apply. All programs and products are subject to termination or change without notice. Any termination or change in a loan program or product will not affect the terms of loans already disbursed.

* 0.00% federal default fee is available only if the fee is waived by the guarantor. Currently the guarantor TG waives the federal default fee. To determine if your guarantor waives the federal default fee, please contact ALL Student Loan, 888-271-9721.