

Federal Stafford Loan Preferred Lender List

Lender	Guarantee Fee	Borrower Incentives	On-Line access for loan status	Repayment Incentives	Sell loans to Servicer
Northwestern University	1.5%	1.5% guarantee fees Borrowers will receive 3.3% of original amount of Stafford loan in a principal credit or cash back following the first 33 on-time* monthly payments.	NU loan office – No Sallie Mae (once loan is in repayment)- Yes www.salliemae.com	.25% interest rate reduction for auto debit.	Yes, to Sallie Mae after graduation or fall below half time status.
Access Group; <i>A non-profit lender</i>	0%	0% guarantee fees	Yes www.accessgroup.org	2.0% interest rate reduction after 48 on-time* payments .25% interest rate reduction for auto debit.	No

The lenders listed provide excellent customer service and prompt electronic payment of loan funds. The preferred lender list above provides a summary of the lenders services

Reasons for selecting a lender vary. Familiarity with a lender's name, an immediate benefit provided through reduced origination fees, or long term advantages of loan principal and interest rate reductions are important considerations for you when choosing a lender. To help you with your decision, you may use the loan calculator provided by IDAPP at <http://www.idapp.com/borrowers/calc.htm>.

* Many of the borrower and repayment incentives include reduced interest or principal rates after a period of on-time payments. Please make sure to visit the lenders website for specific information regarding their on-time payment policy. In most cases one late payment will disqualify you from the incentive.