

# Maryland Student Loan Marketplace

<http://www.marylandstudentloanmarketplace.com/>

Once you and your family have considered institutional and federal loan options, you can use the Maryland Student Loan Marketplace to instantly and accurately compare rates and terms from multiple private loan lenders side-by-side. This will help you make an informed decision about the most appropriate loan for you.

The Marketplace displays products from local and national lenders, complete with detailed listings of APRs, interest rates, total cost, monthly payments, borrower benefits, fees and repayment options.

---

## Federal Funding First

You may qualify for Federal education loans.

For additional information, contact your financial aid counselor or the Department of Education at: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)

Loan Program	Current Interest Rate by Program Type
Perkins - for Students	<b>5.0% Fixed</b>
Stafford - for Students	<b>5.6% Fixed</b> - Undergraduate Subsidized <b>6.8% Fixed</b> - Undergraduate Unsubsidized and Graduate
<b>PLUS</b> - for Parents and Graduate/Professional Students	<b>7.9% Fixed</b> - Federal Direct Loan <b>8.5% Fixed</b> - Federal Family Education Loan

---

## Lender Selection Criteria

Many lenders have elected to provide accurate rates and terms for students to compare in the Maryland Student Loan Marketplace. However, you may apply for a loan from any lender to fund your education, regardless of whether or not they are in the Marketplace. We will not deny or otherwise impede your choice of lender or cause unnecessary delay in loan certification for any borrower.

The following lenders participate in the Marketplace. The TILA Application Disclosures for each lender are available in the appendix of this document.

- cuStudentLoans
- Discover Student Loans
- Eli Lilly Federal Credit Union
- Evansville Federal Credit Union

- Mid-Atlantic Federal Credit Union
- NASA Federal Credit Union
- Northwest Federal Credit Union
- Star One Credit Union
- U.S. Bank

Our school has chosen to enter into a preferred lender arrangement with the lenders listed in the Maryland Student Loan Marketplace for private education loans that are made through the Marketplace process for the reasons below. We believe that the Marketplace promotes competition among the participating lenders and such competition thus may result in borrowers receiving better terms and conditions on private education loans. The range of interest rates and fees and other terms offered by the lenders in the Maryland Marketplace are set forth in the TILA Application Disclosures below.

Each lender available to you in the Maryland Student Loan Marketplace meets the following criteria:

- ✓ Remains in good regulatory standing.
- ✓ Commits to presenting upfront, accurate pricing information to students.
- ✓ Only offers school-certified loans.
- ✓ Provides an online application process for students seeking a loan.

---

## Code of Conduct

Our School has adopted a Code of Conduct with respect to student loans which applies to all employees in the financial aid office and anyone else at our school who has any responsibilities with respect to student loans or the selection of preferred lenders for student loans.

To view our Code of Conduct, visit the financial aid website.

---

## Self Certification Form

Please note that you will be required to complete the Department of Education's "self-certification form" before you can complete your private loan application. This form, along with the information you need to complete it, will be provided to you by your chosen lender. You may also obtain this form from the financial aid office.