

2022-2023 Bar Study Loans in Brief

Lender	Sallie Mae	Discover Student Loans
Program	<i>Sallie Mae Bar Study Loan</i>	<i>Discover Bar Exam Loan</i>
Web Address	www.SallieMae.com	www.discover.com/student-loans/
Address	P.O. Box 9435 Wilkes-Barre, PA 18773-9435	P.O. Box 30947 Salt Lake Citv. UT 84130-0947
Phone	1-800-984-0190	1-877-728-3030
Lender Code	900903	831312
Loan Servicer	Sallie Mae	Discover
Loan Guarantor	USAFunds	Discover
Eligibility of Borrower and/or Co-signer	<ul style="list-style-type: none"> ▪ Enrolled at least ½ time, or graduated in the last year ▪ U.S. citizen/national or eligible non-citizen, with a valid Social Security number. ▪ A Good Credit History, or a Cosigner with Good Credit History 	<ul style="list-style-type: none"> ▪ Enrolled at least ½ time, or graduated in the last 6 months ▪ U.S. citizen/national or eligible non-citizen and be at least 16 years old ▪ A Good Credit History, or a Cosigner with Good Credit History
Minimum	\$1,000	\$1,000
Maximum	15000*	16000**
Interest Rate	Variable Rates range from 5.76% to 15.39% Fixed Rates from 5.25% to 13.68%	Fixed Rates from 5.49% APR to 13.39% APR Variable Rates from 5.49% to 14.09% Variable Rates based on 3-Month CME Term SOFR index
Interest Rate Ceiling	None	None
Loan Fees	0% - 5%	None
Interest Capitalization	Once, at the end of a continuous period of in-school and forbearance.	Once, at the end of a continuous period of in-school and forbearance.
Grace Period	9 months	9 months
Repayment Period	Up to 15 yrs	Up to 20 yrs
Borrower Benefits	<ul style="list-style-type: none"> ▪ 0.25% interest rate reduction for making auto-debit payments 	<ul style="list-style-type: none"> ▪ 0.25% interest rate reduction by making auto-debit payments
Note: Lenders can change without notice		
Apply Online	https://www.salliemae.com/student-loans/bar-study-loan/	https://www.discover.com/student-loans/bar-exam-study.html

The information provided above is intended for comparison purposes only and may not be a complete recitation of all relevant terms of each lender's loans. We believe the information provided hereon to be current as of date shown below however, lenders can change terms without our immediate knowledge. Users of this information are advised to contact lenders directly and review their promissory note and/or other documentations from lenders to be sure the terms of a loan are consistent with expectations. To apply online for the loan, please visit our website: www.law.edu/finaid/lenderlist.cfm

NOTE: The reported 3-month LIBOR and Prime Rate below are from www.bankrate.com

Revised 5/4/2015

As of 10/28/2022: 3-Month CME SOFR index is 3.04%

Lender	PNC
Program	<i>PNC Solution Loan for Bar Study</i>
Web Address	www.pnconcampus.com
Address	
Phone	1-800-762-1001
Lender Code	809921
Loan Servicer	PNC
Loan Guarantor	PNC
Eligibility of Borrower and/or Co-signer	<ul style="list-style-type: none"> ▪ Enrolled at least ½ time, or graduated in the last six months ▪ U.S. citizen/national or eligible non-citizen, with a valid Social Security number. ▪ A Good Credit History, or a Cosigner with Good Credit History ▪ Co-signer release option after the first 48 consecutive, on-time payments
Minimum	\$1,000
Maximum	15000*
Interest Rate	<p>Variable Rate based on the Prime Rate and/or co-borrower's credit; adjusted monthly;</p> <p>Variable Rates from 3.14% to 10.34%</p> <p>Fixed Rates from 3.49% to 11.29%</p>
Interest Rate Ceiling	None
Loan Fees	
Interest Capitalization	
Grace Period	6 months
Repayment Period	Up to 15 yrs
Borrower Benefits	<ul style="list-style-type: none"> ▪ 0.50% off your rate with automated payments from your checking or savings account
Note: Lenders can change without notice	
Apply Online	https://www.pnc.com/en/personal-banking/borrowing/student-loan-center/pnc-solution-loan-for-bar-study.html

As of 10/28/2022, the Prime Rate is 6.25%

**The aggregate loan limit is \$180,000 including all other educational debt.

*The aggregate loan limit is \$200,00 including all other educational debt