## 2017-2018 Bar Loan Options

<table>
<thead>
<tr>
<th></th>
<th>DISCOVER: Bar Exam Loan</th>
<th>WELLS FARGO: Bar Exam Loan</th>
<th>SALLIE MAE: Bar Study Loan</th>
<th>PNC: Bar Study Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact</strong></td>
<td>1.800.STUDENT</td>
<td>1.877.449.2421</td>
<td>1.800.984.0190</td>
<td>1.800.762.1001</td>
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<tr>
<td><strong>Loan Limits</strong></td>
<td>Maximum: $16,000</td>
<td>Maximum: $12,000</td>
<td>Maximum: $15,000</td>
<td>Maximum: $15,000</td>
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| **Fees**                | Zero                    | No application or origination fee, and no penalty for paying off your loan early | • Disbursement fees 0.00%  
• No repayment fees | No application or origination fee |
| **Interest Rates**      | Fixed interest rates range from 6.99% APR to 11.49% APR  
Variable interest rates from 5.12% APR to 9.87% APR | Fixed interest rates as low as 10.66% APR (with discount) to 10.89% APR (without discount)  
Variable interest rates as low as 9.76% APR (with discount) to 9.99% APR (without discount) | Rates are variable and range from 4.24% APR to 10.95% APR  
Variable interest rates from 6.49% to 12.99% (APRs from 6.37% to 12.99%)  
Variable interest rates from 4.31% to 11.26% (APRs from 4.26% to 11.26%) | |
| **Repayment**           | 9-month grace period after graduation  
Up to 20 years  
No pre-payment penalty  
0.25% interest rate reduction when you sign up for auto debit | 6-month grace period after graduation  
0.25% interest rate reduction for a previous Wells Fargo student loan or other qualifying account  
0.25% interest rate reduction for enrolling in automatic payments | 9-month grace period after graduation  
Up to 15 Years  
No pre-payment penalty  
0.25% interest rate reduction when you sign up for auto debit | 6-month grace period after graduation  
Up to 15 years  
0.50% interest rate reduction when you sign up for auto debit |
| **Eligibility**         | Must be enrolled at least half-time  
Available during final year of law school and up to 6 months after graduation  
Qualifying credit history  
Must be a U.S. citizen, permanent resident, or international student (International students require a Social Security number and a cosigner) | Must be enrolled in the final year of a law program at an eligible school or have graduated within 30 days from an eligible law school  
Qualifying credit history | Must be enrolled at least half-time  
Available during third year of law school and up to 12 months after graduation  
Qualifying credit history | Must have graduated from law school within the last six months OR be enrolled at least half time  
Qualifying credit history |