

## 2009-2010 UCLA's Electronic Stafford Lenders

The list presented below is the result of an RFP (Request for Proposal) process conducted by University of California's Office of the President. Lenders selected below went through a rigorous review comprising of comparison of their pricing, borrower benefits, customer service and efficiency of process. At this time, we are still working with lenders to set up electronic processing with UCLA so the Preferred Lender List will be expanded as selected lenders set UCLA up for electronic processing of their loans. To see the lender list information compiled by Office of the President (when it becomes available) for these loans please click [here](#).

You do not have to borrow from one of the electronic lenders listed. If you prefer to borrow from a lender with which we do not work with electronically, please contact them directly to complete your loan application. If you are interested in reviewing a list of non-electronic lenders selected by UCLA borrowers in the past, please [click here](#). Please note that we will not be able to disburse funds electronically for lenders that do not participate in UCLA's electronic process.

We recommend that you read the [Federal Stafford Loan Guide](#) for additional information about Stafford Loan application process, loan terms and conditions.

- Click here to access [College Answer Calculators](#) to estimate loan payments for your loans.

To apply for the loan, click on 'Apply Now' link for the lender you select below. Please accept the loan on your eFAN before completing the loan application process. If you are viewing this list from a link on your eFAN, you will be presented with an MPN link on the eFAN Thank You page once you have submitted your financial aid decisions.

| <b>Preferred Electronic Lenders</b>  |  |
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| <b>NOTE: Interest rate is fixed at 6% until 07/01/09 and 5.6% thereafter for Undergraduate Subsidized Stafford. 6.8% for graduate &amp; professional Subsidized Stafford 6.8% for Unsubsidized Stafford for all students. Loan fees (see below) are deducted from each disbursement.</b> |  |
| National Education<br>(834378)<br><a href="#">APPLY NOW</a><br>800-345-4325  | <b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b><br>0.25% interest rate reduction for making payments using auto-debit.<br><i>Loans are originated by National Education, guaranteed by TG and will be serviced by National Education or a servicer assigned by Dept. of Education.</i>         |
| ALL Student Loan<br>(833752)<br><a href="#">APPLY NOW</a><br>888-271-7239  | <b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b><br>0.25% interest rate reduction for making payments using auto-debit.<br><i>Loans are originated by ALL Student Loan Corp., guaranteed by TG and will be serviced by ALL Student Loan Corp. or a servicer assigned by Dept. of Education.</i> |
| NelNet<br>(833669)<br><a href="#">APPLY NOW</a><br>888-486-4722  | <b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b><br>0.25% interest rate reduction for making payments using auto-debit.<br><i>Loans are originated by NelNet, guaranteed by TG and will be serviced by NelNet.</i>  |
| EdAmerica<br>(831453)<br><a href="#">APPLY NOW</a><br>800-337-1009   | <b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b><br>0.25% interest rate reduction for making payments using auto-debit.<br><i>Loans are originated by EdAmerica, guaranteed by TG and will be serviced by EdFinancial.</i>  |
| Access Group<br>(808851)<br><a href="#">APPLY NOW</a><br>800-282-1550  | <b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b><br>0.25% interest rate reduction for making payments using auto-debit.<br><i>Loans are originated by Access Group, guaranteed by TG and will be serviced by Access Group or a servicer assigned by Dept. of Education.</i>                     |

### ADDITIONAL ELECTRONIC LENDER OPTIONS:

In addition to working with the lenders who were selected for your consideration by the Office of the President, UCLA also works with these additional lenders to provide electronic private loan options to our borrowers. If you are a new borrower or a continuing borrower who has selected one of these lenders in the past, you can continue to work with them for 2009-10 academic year.

## UCLA's Electronic Lenders

**NOTE: Interest rate is fixed at 6% until 07/01/09 and 5.6% thereafter for Undergraduate Subsidized Stafford. 6.8% for graduate & professional Subsidized Stafford  
6.8% for Unsubsidized Stafford for all students.**

**Loan fees (see below) are deducted from each disbursement.**

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| AMS<br>(833067)<br><br><a href="#">APPLY NOW</a><br><br>888-2-SALLIE                           | <p><b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b></p> <p>0.25% interest rate reduction for making payments using auto-debit.</p> <p><i>Loans are originated via OpenNet by Sallie Mae, guaranteed by EdFund and serviced by Sallie Mae. The guarantor will be switched to TG on 7/1/09 so that you are not charged 1% default fee.</i></p>                    |
| Citibank<br>(826878)<br><br><a href="#">APPLY NOW</a><br><br>800-967-2400                      | <p><b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b></p> <p>0.25% interest rate reduction for making payments using auto-debit.</p> <p><i>Loans originated by Citibank, guaranteed by EdFund and serviced by Citibank. The guarantor will be switched to TG on 7/1/09 so that you are not charged 1% default fee.</i></p>  |
| Dollar Bank<br>(822583)<br><br><a href="#">APPLY NOW</a><br><br>888-2-SALLIE                   | <p><b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b></p> <p>0.25% interest rate reduction for making payments using auto-debit.</p> <p><i>Loans are originated via OpenNet by Sallie Mae, guaranteed by EdFund and serviced by Sallie Mae. The guarantor will be switched to TG on 7/1/09 so that you are not charged 1% default fee.</i></p>                    |
| Nellie Mae<br>(829076)<br><br><a href="#">APPLY NOW</a><br><br>888-2-SALLIE                    | <p><b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b></p> <p>0.25% interest rate reduction for making payments using auto-debit.</p> <p><i>Loans are originated via OpenNet by Sallie Mae, guaranteed by EdFund and serviced by Sallie Mae. The guarantor will be switched to TG on 7/1/09 so that you are not charged 1% default fee.</i></p>                    |
| Sallie Mae Education<br>Trust (802218)<br><br><a href="#">APPLY NOW</a><br><br>888-2-SALLIE    | <p><b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b></p> <p>0.25% interest rate reduction for making payments using auto-debit.</p> <p><i>Loans are originated via OpenNet by Sallie Mae, guaranteed by EdFund and serviced by Sallie Mae.</i></p>   |
| Student Funding Group<br>(834312)<br><br><a href="#">APPLY NOW</a><br><br>888-2-SALLIE         | <p><b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b></p> <p>0.25% interest rate reduction for making payments using auto-debit.</p> <p><i>Loans are originated via OpenNet by Sallie Mae, guaranteed by EdFund and serviced by Sallie Mae. The guarantor will be switched to TG on 7/1/09 so that you are not charged 1% default fee.</i></p>                    |
| Wachovia Education<br>Finance<br>(811323)<br><br><a href="#">APPLY NOW</a><br><br>888-2-SALLIE | <p><b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b></p> <p>No repayment incentives are available at this time.</p> <p><i>Loans are originated via OpenNet by Sallie Mae, guaranteed by EdFund and serviced by Sallie Mae.</i></p>   |
| Wells Fargo Bank<br>(807176)<br><br><a href="#">APPLY NOW</a><br><br>866-380-1721              | <p><b>Fees: 0.5% (1% for loans disbursed prior to 7/1/09).</b></p> <p>No repayment incentives are available at this time.</p> <p><i>Loans are originated by Wells Fargo, guaranteed by Edfund and serviced by Wells Fargo or a servicer assigned by Dept. of Education. The guarantor will be switched to TG on 7/1/09 so that you are not charged 1% default fee.</i></p> |

In addition to fee and benefits information for each of the lenders listed above, you will also find information on:

- Who will originate your loan – **the originator** processes your application, collects your promissory note and disburses your loan funds on behalf of the lender. This is who you will contact if you have any questions about your loan application or disbursement.
- Who will guarantee your loan – **the guarantor** provides the lenders with federal guarantee services for the loan you borrow. If your loan becomes delinquent, the guarantor will work with you and the lender to bring the loan back to current status. Should your loan go into default, the guarantor will assume your loan and begin collection activities.
- Who will service your loan – **the servicer** will manage your loan during repayment by providing you with periodic disclosure statements and billing statements once your loan enters repayment. This is who you will contact if you have any questions about your loan balances owed, start of repayment, deferment and forbearance information, and payment information.

**Borrower benefits are subject to change without prior notice, per lender's discretion.**

***If you are an undergraduate or a graduate student and have any questions about your loan or UCLA's application process, please contact the Main Campus Financial Aid Office at:***

***310-206-0400 or [finaid@saonet.ucla.edu](mailto:finaid@saonet.ucla.edu)***

***Professional students, please contact your financial aid office directly:***

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| <b><i>School of Law</i></b>                 | <b><i>310-825-2260</i></b>   |
| <b><i>School of Medicine</i></b>            | <b><i>310-825-4181</i></b>   |
| <b><i>School of Nursing</i></b>             | <b><i>310-825-2583</i></b>   |
| <b><i>School of Dentistry</i></b>           | <b><i><a href="mailto:Financial_Aid@dentistry.ucla.edu">Financial_Aid@dentistry.ucla.edu</a></i></b> |
| <b><i>Anderson School of Management</i></b> | <b><i>310-825-0629</i></b>   |
| <b><i>FEMBA/EMBA/MFE</i></b>                | <b><i>310-206-4141</i></b>   |
| <b><i>University Extension</i></b>          | <b><i>310-206-7864</i></b>   |