

Retail Installment Sale Agreement Interest Rate & Fees

Your **starting interest rate** will be between

9.00 %

and

11.00 %

After the starting rate is set, your rate will remain fixed

Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you apply. It will be based upon your credit history and other factors (co-signer credit, school type, etc). If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan

Your rate is fixed. This means that your rate will not change during the term of your retail installment sale agreement.

Loan Fees

Application Fee:

N/A

Origination Fee: N/A Loan Guarantee Fee: N/A Repayment Fee: N/A Late Charge: up to \$10 for each payment that is more than 10 days late. **Returned check charge:** up to \$15.

Loan Cost Examples

This retail installment sale agreement does not permit you to completely defer payments while you are enrolled. You are required to begin making payments upon entering into the retail installment sale agreement.

Repayment Option (while enrolled)	Amount Provided (amount paid for your certificate program)	Interest Rate (highest possible interest rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 12 months (includes associated fees)
MAKE FULL PAYMENTS Pay both the principal and interest amounts while enrolled.	\$10,000.00	11.00 %	12 months starting after your first payment	10,602.43

About this example

The repayment example assumes that you begin making payments 30-45 days after application completion and is based on the above rate and associated fees. The repayment term is 12 months.

Federal Loan Alternatives

There are no federal loan alternatives, but please see other financial assistance options that may be available at: <https://www.ed2go.com/career/financial-assistance>.

Next Steps

1. Find Out About Other Loan Options.

Other financial assistance options that may be available at: <https://www.ed2go.com/career/financial-assistance>.

2. To Apply for this Loan, Complete the Application.

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Eligibility Criteria

Borrower

- Must be 18 years or older at the time you apply.
- Must maintain satisfactory academic standing as determined by your certificate program.

Co-signers

- Rates are typically higher without a co-signer.
- Must be 18 years or older at the time of loan application.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment is available in your loan application and retail sales installment agreement.