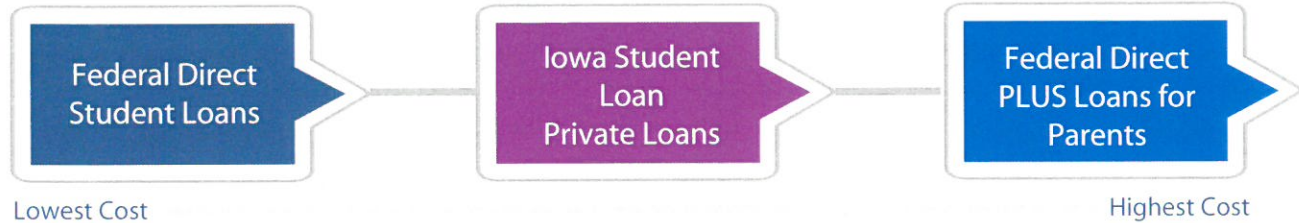


Steps to Paying for College

Students and families should work with financial aid professionals at their respective colleges and universities to explore and exhaust all sources of student financial aid. If borrowing is necessary, families should use the lowest-cost options first.



Start Here!



For undergraduate students, the federal government offers student loans with the lowest rates and benefits and protections that are not available through private lenders.

5.05%¹
Fixed Interest Rate

Need More?

Iowa Student Loan offers private loans for students with cosigner(s) or parents who borrow on a student's behalf. These loans are subject to credit approval. *(See the reverse side for a comparison).*

**5.56%
to
6.85%**
Fixed Annual Percentage Rates (APR)²

Last Resort.

Parents can borrow a Federal PLUS Loan on the student's behalf. Be aware that the Federal PLUS Loan has an upfront loan fee of more than 4%.

7.60%¹
Fixed Interest Rate

¹ The rates displayed for federal loans are rates for the 2018–2019 academic year.

² APRs are for Iowa Student Loan options where repayment is deferred while the student is enrolled at least half time.

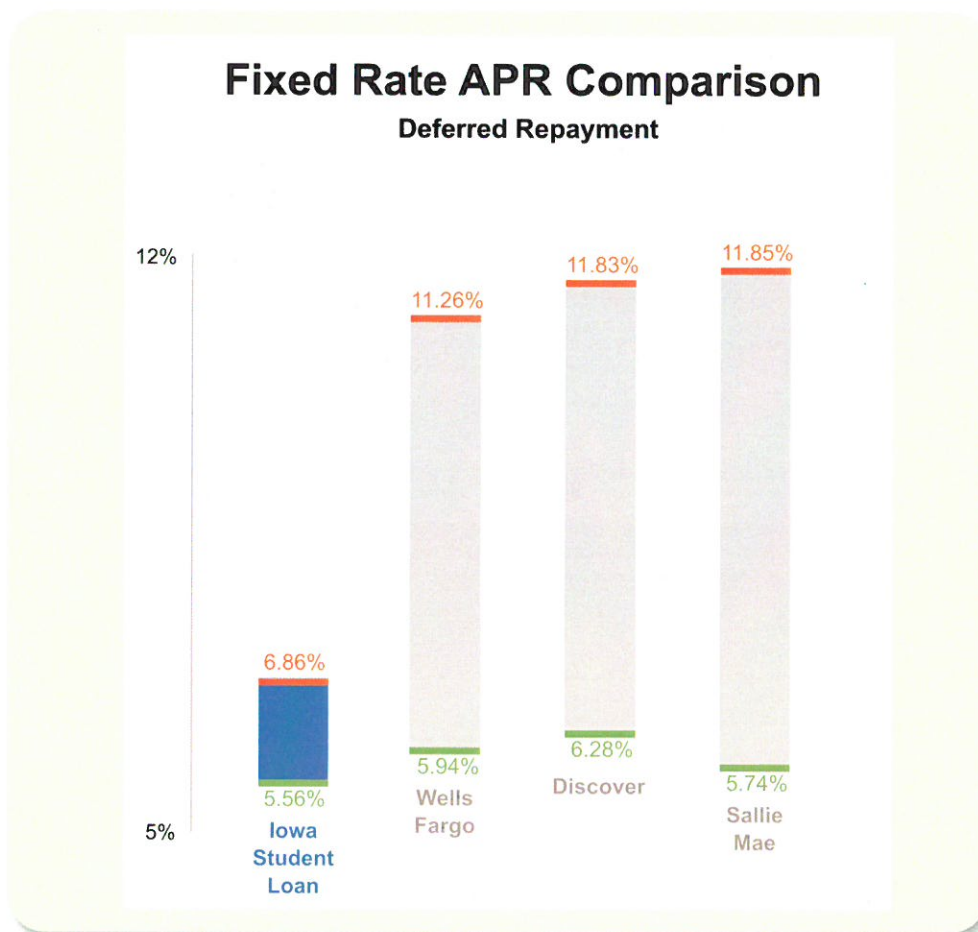
Avoid High Rate Private Student Loans

When you or your student get a loan from Iowa's nonprofit student loan lender, **you're offered rates that are lower than many national lenders.**

What You Need to Know:

- ▶ Iowa Student Loan provides your rate **before you apply** and shows you the **required credit score** for each interest rate we offer, while other lenders don't tell you what it takes to qualify and set your interest rate **after you apply** and you or your cosigner's credit history has been reviewed. Not everyone gets the lowest rate stated.
- ▶ Iowa Student Loan does not charge upfront or late fees, while some lenders may charge additional fees.

The following chart compares the annual percentage rates (APRs) offered by Iowa Student Loan for the deferred payment Partnership Loan to APR ranges offered to student borrowers by three national lenders.



Already Borrowed a High-Interest Private Loan?

It's not too late. You can borrow your next private loan from Iowa Student Loan. When you've completed school, refinance with us to combine your loans into one new loan with a competitive rate. The refinance loan is subject to credit approval.

Many lenders only offer limited information about their actual rates upfront. They do not provide all the rate details within the range of rates depicted on this graph. The specific rate you are offered will be determined by your credit history and credit score. APRs were retrieved from the lenders' websites on July 5, 2018, including the Iowa Student Loan website, for loans for student borrowers where repayment is deferred while the student is enrolled at least half time. For complete details on how APRs were calculated, visit the lenders' websites. APRs may be different for loans where repayment is not deferred. Wells Fargo's lowest annual percentage rate (APR) includes a 0.25% discount for having a prior student loan with Wells Fargo or a qualified Wells Fargo consumer checking account.