

Parameters	PNC Bank	Discover Loan	MedCAP Health Professions Alternative Loan (Wells Fargo)	Citizens Bank
Description	Non-need based loan offered by private organization	Non-need based loan offered by private organization	Non-need based loan offered by private organization	Non-need based loan offered by private organization
Loan Amount	Academic year educational expenses less financial aid (not to exceed yearly student expense budget). Minimum loan amount; \$1000 aggregate limit \$225,000.	Academic year education expenses less financial aid; total educational debt cannot exceed \$275,000 (including both federal and private loan debt); minimum is \$1000.	Academic year educational expenses less financial aid (not to exceed \$30,000 or yearly student expense budget); aggregate loan maximum is \$180,000 (OT ,PT), \$120,000 (all others). Minimum loan amount \$1000.	Academic year educational expenses less financial aid(not to exceed yearly student expense budget). Minimum Loan \$1000 Aggregate Limits: UG \$120000 Graduate \$150000 Medical \$225000
Fees	0%	0% Upfront	0%	0%
Lender	PNC Bank	Discover	MedCAP -- Wells Fargo Bank	Citizens Bank
Credit-worthiness	Borrowers must demonstrate credit-worthiness.	Borrowers must demonstrate credit-worthiness.	Borrowers must demonstrate credit-worthiness.	Borrowers must demonstrate credit-worthiness.

Co-signer	Co-Signers are recommended regardless of credit.	Co-Signers are recommended regardless of credit.	Co-Signers are recommended regardless of credit.	Strongly urge students with little or no credit history to apply with a qualified cosigner to increase their chances of being approved
Variable	3 month LIBOR + 3.3% to 10.25%	Prime + 0% to 2.5%	Prime + 1.5% to Prime + 4%	1 month LIBOR +2.5% TO 8.75%
Fixed	6.49% to 12.99%	6.79% to 8.79%	7.79% to 9.99%	5.75% TO 11.75%
Interest Ceiling	18%	No Ceiling	No Ceiling	http://www.citizensbank.com/select-f
In-school interest	Interest starts accruing upon disbursement to school. Unpaid interest will capitalize once at repayment.	Interest starts accruing upon disbursement to school. Unpaid interest will capitalize once at repayment.	Interest starts accruing upon disbursement to school. Unpaid interest will capitalize once at repayment.	Interest starts accruing upon disbursement to school. Unpaid interest will capitalize once at repayment.
Grace/Deferment and Repayment information	6 months grace period. 15 years repayment.	9 month grace (interim) period. Defer payments while in school at least half time, and 5 year residency deferment after graduation. Up to 20 years.	6 month grace (interim) period. 20 years repayment.	6 months Grace Period. Choice of Repayment term: 5, 10 or 15 years
Death/Disability	Cancelled upon death or disability.	Cancelled upon death or disability.	Cancelled upon death or disability.	Cancelled upon death or disability.
May be consolidated with federal loans	No	No	No	No