

## Hinson-Hazlewood College Student Loan Program Loan Comparison Chart Academic Year 2009-2010

	Federal Stafford Student Loan - Subsidized	Federal Stafford Student Loan - Unsubsidized	College Access Loan (CAL)	Texas B-On-Time (BOT)
<b>MAXIMUM ANNUAL LOAN LIMITS</b>	Freshman \$ 3,500 Sophomore \$ 4,500 Junior/Senior \$ 5,500 Graduate \$ 8,500	Freshman \$9,500 Sophomore \$10,500 Junior/Senior \$12,500 Graduate \$20,500 Including SUB amount	Cost of attendance less other financial aid	<b>4-year Public/Private Institutions:</b> \$3,040 semester (\$6,080yr) <b>2-year Public/Private Junior Colleges:</b> \$890 semester (\$1,780yr) <b>Public Technical Colleges:</b> \$1,340 semester (\$2,680yr)
<b>INTEREST RATES</b>	5.6% Fixed	6.80% Fixed	6.00% Fixed	No Interest
<b>ELIGIBLE FIELDS OF STUDY</b>	All	All	All	All
<b>ORIGINATION FEES</b>	.05%	.05%	3% or 5%	3%
<b>AGGREGATE LOAN LIMITS</b>	Undergraduate \$ 23,000 Graduate \$ 65,500	Undergraduate \$ 46,000 Graduate \$138,500 Including SUB amount	N/A	N/A
<b>GRACE PERIOD</b>	6 Months	6 Months	6 Months	6 Months
<b>ENROLLMENT REQUIREMENTS</b>	At least half time	At least half time	At least half time	Full time
<b>COSIGNER REQUIRED</b>	N/A	N/A	Optional	N/A
<b>FAVORABLE CREDIT EVALUATION</b>	N/A	N/A	Borrower and/or Cosigner	N/A
<b>REPAYMENT TERMS</b>	\$50 minimum monthly payment; 10-year repayment period	\$50 minimum monthly payment; 10-year repayment period	\$50 minimum monthly payment; up to 20-year or 30-year repayment period based on outstanding loan balance	\$75 minimum monthly payment; 15-year repayment period

For more information contact the financial aid office at your institution or call (800)242-3062(outside Austin) or (512) 427-6340 (in Austin area). Visit our website at [www.hhloans.com](http://www.hhloans.com).  
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