

## Hinson-Hazlewood College Student Loan Program Loan Comparison Chart Academic Year 2010-2011

	<b>College Access Loan (CAL)</b>	<b>Texas B-On-Time (BOT)</b>	<b>Texas Armed Forces Scholarship Program (ASP)</b>
<b>MAXIMUM ANNUAL LOAN LIMITS</b>	Cost of attendance less other financial aid	<b>4year Public/Private Institutions:</b> \$3,390/semester (\$6,780/yr) <b>2year Public/Private Junior Colleges:</b> \$890/semester (\$1,780/yr) <b>Public Technical Colleges:</b> \$1,575/semester (\$3,150/yr)	\$10,000/yr
<b>INTEREST RATES</b>	6.00% Fixed	No Interest	6.00% Fixed if scholarship requirements are not met
<b>ELIGIBLE FIELDS OF STUDY</b>	All	All	All
<b>ORIGINATION FEES</b>	3% or 5%	3%	N/A
<b>AGGREGATE LOAN LIMITS</b>	N/A	N/A	N/A
<b>GRACE PERIOD</b>	6 Months	6 Months	6 Months
<b>ENROLLMENT REQUIREMENTS</b>	At least half time	Full time	Initial eligibility for incoming freshmen only, with an appointment by a state legislator, and must be enrolled in Reserve Officers' Training Corps (ROTC)
<b>COSIGNER REQUIRED</b>	Optional	N/A	N/A
<b>FAVORABLE CREDIT EVALUATION</b>	Borrower and/or Cosigner	N/A	N/A
<b>REPAYMENT TERMS</b>	\$50 minimum monthly payment; up to 20year or 30year repayment period based on outstanding loan balance	\$75 minimum monthly payment; 15year repayment period	If scholarship requirements are not met then \$100 minimum monthly payment; 15year 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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