



Goal Financial Loan Comparison Chart

Loan Type	Focus	Eligibility	Annual Loan Limits*
Federal Family Education Loan Program (FFELP)	Goal Financial Subsidized and Unsubsidized Stafford Loan	Undergraduate and graduate students *You are enrolled at least half-time in an eligible program *You are a US citizen or eligible non-citizen ¹ *You have satisfactory academic progress, as determined by the school *You have no unresolved defaults or overpayments owed on federal educational loans or grants	Dependent undergraduate students 1st year.....\$2,625 2nd year.....\$3,500 3rd & remaining years.....\$5,500 <i>Ask your financial aid administrator how much you can borrow if your period of undergraduate study is less than a full academic year. \$23,000 cumulative total for all years.</i> Independent undergraduate students² 1st year.....\$6,625 (at least \$4,000 in unsubsidized loans) 2nd year.....\$7,500 (at least \$4,000 in unsubsidized loans) 3rd & remaining yrs...\$10,500 (at least \$5,000 in unsubsidized loans) Graduate students Per year.....\$18,500 (at least \$10,000 must be in unsubsidized loans) Med students Per year.....\$38,500
	Goal Financial Parent Loan for Undergraduate Students (PLUS)	Parents of undergraduate students *You're the natural, step or adoptive parent of a financially dependent student *You are a US citizen or eligible non-citizen ¹ *Your student must be/enroll to be enrolled at least 1/2 time in an accredited undergrad degree/ certificate program	Dependent undergraduate students No set minimum, based on cost of education minus other sources of financial aid (must meet credit criteria). Independent undergraduate students² N/A Graduate students N/A
	Goal Financial Consolidation Loan	Former students or parents with one or more current loan(s) *Your loans must be in grace or have entered a repayment status prior to the time of consolidation. *Eligible loans: Stafford, PLUS, Consolidation, GSL, SLS, ALAS, FISL, Perkins, HEAL, HPSL, NSL, NDSL, LDS	*Loans that you are consolidating must have a combined \$15,000 balance by current hold dates.
Private Consolidation Loan with a Goal Financial Partner	Consolidation of all education-related expenses *Private loans are credit-based products used for education-related expenses *You're a US citizen or eligible non-citizen ¹ with a credit-worthy endorser that is a US Citizen	*The minimum loan limit is \$3,000	
Private Tuition Loan with a Goal Financial Partner	Bridges the gap between Federal Aid and what a family can afford to pay for education *Private loans are credit-based products used for education-related expenses *You're a US citizen or eligible non-citizen ¹ with a credit-worthy endorser that is a US Citizen	*The minimum loan limit is \$1,000	

¹ An eligible non-citizen is considered eligible if he or she meets all other applicable eligibility criteria and is: a US national (includes natives of American Samoa or Swain's Island), a US permanent resident who has an I-151, I-155, or I-551C (Alien Registration Receipt Card). If you are not in one of these categories, you must have an Arrival-Departure record (I-94) from the US Immigration and Naturalization Service (INS) showing one of the following designations: a)Refugee, b)Asylum Granted, c)Indefinite Parole and/or Humanitarian Parole, or d)Cuban-Haitian entrant, Status Pending, e)Conditional Entrant (valid only if issued before April 1, 1980).

² This term generally refers to individuals at least 24 years old, orphans, state wards, US Armed Forces veterans or married, or those with a legal dependent other than a spouse. Please note: Dependent undergraduate students may also be eligible to borrow at this higher level if their parents cannot meet credit criteria for obtaining a PLUS Loan.



Goal Financial Loan Comparison Chart

Loan Type	Focus	Maximum Loan Limits*	Loan Disbursements
Federal Family Education Loan Program (FFELP)	Goal Financial Subsidized and Unsubsidized Stafford Loan	Undergraduate and graduate students Independent undergraduate students \$46,000 cumulative total for all years (at least \$23,000 must be in unsubsidized loans) Graduate students \$138,500 cumulative grand total for all years, including undergraduate school (at least \$73,000 must be in unsubsidized loans).	*Two or more disbursements to school on dates it requests, generally via electronic transfer *Disbursements may be co-payable to school and student if requested by the school
	Goal Financial Parent Loan for Undergraduate Students (PLUS)	Parents of undergraduate students *None	*Two or more disbursements to school on requested dates, via electronic transfer or by check. Funds are co-payable to school and borrower.
	Goal Financial Consolidation Loan	Former students or parents with one or more current loan(s) *None	
Private Consolidation Loan with a Goal Financial Partner	Consolidation of all education-related expenses	*The maximum annual loan amount is \$250,000 non-cumulative	*Disbursement is made directly to the lender
Private Tuition Loan with a Goal Financial Partner	Bridges the gap between Federal Aid and what a family can afford to pay for education	*The maximum annual loan amount is \$50,000, not to exceed \$250,000 annually non-cumulative and inclusive of all education debt	*One disbursement to the creditworthy/ qualified borrower

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Goal Financial Loan Comparison Chart

Loan Type	Focus	Interest Rate	Fees	
Federal Family Education Loan Program (FFELP)	Goal Financial Subsidized and Unsubsidized Stafford Loan	Undergraduate and graduate students	<p>*6.8%, fixed</p> <p>*Option to reduce interest rate by 0.25% through automatic payments from checking/savings account</p> <p>*Receive up to a 3% principle reduction after the first 36 consecutive months of on-time repayment</p>	<p>*Federal government charges 3% loan origination fee and guarantor charges insurance premium up to 1%; deducted by lender from loan proceeds</p>
	Goal Financial Parent Loan for Undergraduate Students (PLUS)	Parents of undergraduate students	<p>*8.5%, fixed</p> <p>*Option to reduce interest rate by 0.25% through automatic payments from checking/savings account</p> <p>*Receive up to a 1% reduction in your outstanding principal balance after the first 36 consecutive months of on-time repayment</p>	<p>*Federal government charges 3% loan origination fee and guarantor charges insurance premium up to 1%; deducted by lender from loan proceeds</p>
	Goal Financial Consolidation Loan	Former students or parents with one or more current loan(s)	<p>*Weighted average interest rate of the loans being consolidated (excluding HEAL), rounded up to the nearest 1/8%, or 8.25%, whichever is less</p> <p>*Under current law, the interest rate is fixed for the life of the loan</p>	<p>*No origination, disbursement, or repayment fees</p>
Private Consolidation Loan with a Goal Financial Partner	Consolidation of all education-related expenses	<p>*Interest rate ranges to Prime + 0% up to Prime + 7.9%, based on credit history</p>	<p>*Origination fees range from 0-8%</p>	
Private Tuition Loan with a Goal Financial Partner	Bridges the gap between Federal Aid and what a family can afford to pay for education	<p>*Interest rate ranges to Prime + 0% up to Prime + 9.75%, based on credit history</p>	<p>*No application, origination, prepayment, or repayment fees</p>	

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Loan Type	Focus	Monthly Payments	Repayment Terms
Federal Family Education Loan Program (FFELP)	Goal Financial Subsidized and Unsubsidized Stafford Loan	Undergraduate and graduate students	<p>Subsidized Stafford: Federal government pays (subsidized) interest while student is in school at least half-time and during six-month grace period after student drops below half-time enrollment and during economic hardship deferment</p> <p>Unsubsidized Stafford: Federal government doesn't pay (subsidized) interest. It's billed quarterly; borrower may repay interest monthly, quarterly, or have it capitalized upon repayment. Monthly payments on principal follow six-month grace period after student drops below half-time status.</p> <p>*Payment depends on loan amount; minimum payment is \$50 monthly or \$600 annually</p> <p>*No prepayment penalty</p> <p>*Choice of standard, graduated and income-sensitive repayment plans</p> <p>*Payment may be deferred under some conditions; in case of temporary hardship, borrower may request forbearance</p> <p>*As a rule, maximum repayment period is 10 years for loans disbursed on or after July 1, 1993</p>
	Goal Financial Parent Loan for Undergraduate Students (PLUS)	Parents of undergraduate students	<p>*Payment depends on loan amount; minimum payment is \$50 monthly or \$600 annually</p> <p>*No prepayment penalty</p> <p>*Interest begins to accrue on the day the loan is disbursed</p> <p>*First payment is due after full disbursement. Payments may be deferred under some conditions; in case of temporary hardship, borrower may request a forbearance</p> <p>*Maximum repayment period is 10 years³</p>
	Goal Financial Consolidation Loan	Former students or parents with one or more current loan(s)	<p>*Payment depends on loan amount; minimum payment is \$50 monthly</p> <p>*No prepayment penalty</p>
Private Consolidation Loan with a Goal Financial Partner	Consolidation of all education-related expenses	<p>*Payment depends on loan amount; minimum payment is \$50 monthly</p> <p>*No prepayment penalty</p>	*Up to 20 years
Private Tuition Loan with a Goal Financial Partner	Bridges the gap between Federal Aid and what a family can afford to pay for education	<p>*Payment depends on loan amount; minimum payment is \$50 monthly</p> <p>*No prepayment penalty</p>	*Up to 15 years; principal and interest deferred while in-school for up to 60 months

³ If borrower doesn't repay the interest, monthly interest will accumulate and be added to the principal amount when the borrower enters repayment (known as capitalization).



Goal Financial Loan Comparison Chart

Loan Type		Focus	▶ ▶ ▶ Goal Financial Benefits ◀ ◀ ◀
Federal Family Education Loan Program (FFELP)	Goal Financial Subsidized and Unsubsidized Stafford Loan	Undergraduate and graduate students	<ul style="list-style-type: none"> *No credit check required *Valuable money-saving borrower benefits *A variable interest rate, currently at 4.7% and capped at 8.25% for the life of the loan *No income restrictions or collateral requirements *Payment in full any time without penalty *Tax deductible interest for some borrowers *Deferred repayment until six months after you graduate, leave school, or drop below half-time status *100% loan forgiveness in case of death/total and permanent disability *3% cash rebate after 36 consecutive on-time payments⁵, if you qualify *0.25% Rate Reduction for Auto Debit, if you qualify *Ability to consolidate, if eligible
	Goal Financial Parent Loan for Undergraduate Students (PLUS)	Parents of undergraduate students	<ul style="list-style-type: none"> *A variable interest rate, currently at 6.1%; capped at 9% *Minimal credit requirements *Take up to 10 years to repay *Deferred repayment of up to 3 years in cases of economic hardship *Prepayment in full any time without penalty *Tax deductible interest for some borrowers *No income restrictions or collateral requirements *Co-signer option *100% loan forgiveness in case of death or total and permanent disability of borrower, or death of borrower or student *Ability to consolidate, if eligible *1% interest rate reduction after 36 consecutive months of on-time payments⁵, if you qualify *0.25% Rate Reduction for Auto Debit, if you qualify
	Goal Financial Consolidation Loan	Former students or parents with one or more current loan(s)	<ul style="list-style-type: none"> *Secure Interest Rates as Low as 3.25% *Cut Your Monthly Payments by up to 67%⁴ *Make One Convenient Payment *Take Advantage of Unique, Personalized Service — 24/7 *Avoid Pending Changes to this federal program *Possible Tax Deduction *No Fee and No Credit Check Required *Ability to reconsolidate, if eligible *0.25% Rate Reduction for Auto Debit *Up to 1.25% Principal Reduction after 24 consecutive on-time payments⁵, if you qualify
	Private Consolidation Loan with a Goal Financial Partner	Consolidation of all education-related expenses	<ul style="list-style-type: none"> *Secure Interest Rates *Make One Convenient Payment *Ability to reconsolidate, if eligible *Borrowers can request co-signer release after the first 24 consecutive months of on-time payments⁵
Private Tuition Loan with a Goal Financial Partner	Bridges the gap between Federal Aid and what a family can afford to pay for education	<ul style="list-style-type: none"> *You do not need to complete a FAFSA or other federal forms *You can apply any time – there are no deadlines *Your loan will fund quickly and the money is sent directly to you *You may be eligible for a reimbursement of expenses incurred from the previous year *0.50% interest rate reduction for auto-debit *0.50% interest rate reduction after 48 consecutive on-time payments⁵ *Borrowers can request co-signer release after the first 24 consecutive months of on-time payments⁵ *Choose low monthly payments while in school; or choose to defer payments while in school 	

⁴ Based on the interest rate for eligible holders of Stafford loans consolidating while in their grace or eligible deferment period and electing an extended term.

⁵ On-time payments are defined as no later than 14 days and approved forbearances and deferments do not automatically disqualify you from securing your benefit

