

# Request for Information from Lenders of Alternative Loans

The purpose of this request is to obtain information from lenders about their alternative loan product(s) in order for Saint Louis University (SLU) Student Financial Services Office to construct and share a non-exclusive list of potential lenders with our students.

A committee formed by SLU Student Financial Services will review and make a final determination concerning which lenders shall be a part of this list. SLU Office of Student Financial Services supports undergraduate, graduate and professional students including law and medical programs.

**Please submit your responses by Tuesday, February 14, 2023.**

For any questions regarding the form, please reach out to [sfs\\_loans@slu.edu](mailto:sfs_loans@slu.edu).

\* Required

## Lender Information

1. Lender Name \*

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2. Complete Lender Address \*

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3. Phone Number \*

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4. School assist number (if different from above) \*

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5. RFI Contact Name and Phone Number \*

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6. Website URL \*

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7. Loan Servicer Name \*

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8. Loan Servicer Phone Number \*

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9. List and describe any affiliations your organization has with other lending institutions. \*

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**Client Services Representative Information**

10. Name of relationship manager for SLU \*

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11. Complete Address \*

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12. Direct Phone Number \*

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13. Email \*

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**Borrower Application and Customer Service Information**

14. What are your methods for applying for a loan? \*

*Check all that apply.*

- Online Application
- Phone
- Paper Application
- Other: \_\_\_\_\_

15. How long does the approval/denial process take? \*

*Mark only one oval.*

- Borrower is notified immediately
- Borrower is notified within 1-2 days of application
- Borrower is notified within 3-5 days of application
- Borrower is notified 5 or more days after application

16. When do approved borrowers receive information on loan interest rate and terms?

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17. Do you offer the following electronic services to support the application process: \*  
e-signatures, applicant portal, repayment services available to borrowers

*Mark only one oval.*

Yes

No

18. Do you have a toll free customer service number? \*

*Mark only one oval.*

Yes

No

19. Are customer service representatives available 24 hours a day/7 days per week? \*

*Mark only one oval.*

Yes

Other: \_\_\_\_\_

20. Which benefits does your institution offer: \*

*Check all that apply.*

Auto Debit

Interest Rate Reduction

Co-signer release

Death Benefit

Other: \_\_\_\_\_

**Student  
Eligibility**

Please answer the following questions concerning student eligibility to borrow:

21. Is there a minimum age? \*

*Mark only one oval.*

Yes

No

22. If yes, what is minimum age?

\_\_\_\_\_

23. Do you require the student to be degree or certificate seeking? \*

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

24. Do you require a least half-time enrollment? \*

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

25. Do you require students to maintain Satisfactory Academic Progress (SAP)? \*

*Mark only one oval.*

Yes

No

26. Can your loan products be used to cover a balance in a prior academic year? \*

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

27. If yes, does student need to be currently enrolled?

*Mark only one oval.*

Yes

No

28. What is eligibility timeframe for prior balance loan?

*Mark only one oval.*

365 days/12 months from last date of attendance

6 months from last date of attendance

120 days from last date of attendance

Other: \_\_\_\_\_

### **Loan Certification and Disbursement of Funds**

29. Do you require school certification in all cases? \*

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

30. If no, please explain.

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31. Do you notify schools of certification requests via ELM? \*

*Mark only one oval.*

- Yes
- Other: \_\_\_\_\_

32. Do you disburse funds through ELM? \*

*Mark only one oval.*

- Yes
- Other: \_\_\_\_\_

33. Once a loan is certified, what is the average time to disburse to school? \*

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34. Do you have an undergraduate loan product? \*

Mark only one oval.

Yes Skip to question 36

No Skip to question 35

Additional Loan Products

35. Do you have a loan program for Graduate students?

Mark only one oval.

Yes Skip to question 73

No Skip to question 110

**Loan Product Information - Undergraduate**

Please provide detailed information regarding your alternative loans and address the following:

36. Product Name(s)

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37. Who originates your alternative loans?

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38. Do you retain your alternative loans from application through complete repayment?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

39. If no, to whom do you sell your loans?

\_\_\_\_\_

40. If loans are sold, when does it occur?

\_\_\_\_\_

41. Explain your eligibility requirements to include credit criteria

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Loan Amounts**

42. Minimum Annual Limit

\_\_\_\_\_

43. Maximum Annual Limit

\_\_\_\_\_

44. Aggregate Limit

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**Interest Rates**

Please report information about variable and fixed products

45. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

Yes

No

46. Minimum Interest Rate (for calendar year 2022)

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47. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

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48. Maximum Interest Rate (for calendar year 2022)

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49. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

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50. How often do interest rates change?

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51. Explain your capitalization policy

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**Loan Fees**

52. Do you charge origination fees?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

53. Minimum Origination Fees (for calendar year 2022)

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54. Maximum Origination Fees (for calendar year 2022)

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55. Do you assess fees for late payment?

*Mark only one oval.*

Yes

No

56. How much do you charge for late fees?

*Mark only one oval.*

- \$0 - We do not assess late fees
- \$1-\$25
- \$26-\$50
- \$51-\$75
- More than \$75
- Other: \_\_\_\_\_

### Repayment, Deferment and Forbearance

57. Please list your repayment options and terms

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58. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- Yes - repayment options only
- Yes - repayment term only
- Yes - both repayment option and term
- No - it is set automatically and they do not have choice

59. Do you offer a grace period?

*Mark only one oval.*

Yes

No

60. If yes, how long?

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61. Is there a minimum monthly payment?

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62. Is there a maximum number of years to repay the loan?

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63. Do you require payments while student is in school?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

64. Do you charge a prepayment fee?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

65. Please list your deferment options and terms

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66. Please list your forbearance options and terms

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67. Do you offer co-signer release?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

68. If yes, how long into repayment until co-signer can be released?

\_\_\_\_\_

69. Do you offer loan consolidation?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

70. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

71. What is your current private education default rate?

\_\_\_\_\_

72. Do you have a loan product for Graduate students?

Mark only one oval.

Yes Skip to question 73

No Skip to question 110

**Loan Product Information - Graduate**

Please provide detailed information regarding your alternative loans and address the following:

73. Product Name(s)

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

74. Who originates your alternative loans?

\_\_\_\_\_

75. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

Yes

No

Other: \_\_\_\_\_

76. If no, to whom do you sell your loans?

\_\_\_\_\_

77. If loans are sold, when does it occur?

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78. Explain your eligibility requirements to include credit criteria

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**Loan Amounts**

79. Minimum Annual Limit

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80. Maximum Annual Limit

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81. Aggregate Limit

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**Interest Rates**

Please report information about variable and fixed products

82. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

Yes

No

83. Minimum Interest Rate (for calendar year 2022)

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84. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

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85. Maximum Interest Rate (for calendar year 2022)

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86. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

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87. How often do interest rates change?

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88. Explain your capitalization policy

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**Loan Fees**

89. Do you charge origination fees?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

90. Minimum Origination Fees (for calendar year 2022)

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## 91. Maximum Origination Fees (for calendar year 2022)

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## 92. Do you assess fees for late payment?

*Mark only one oval.*

Yes

No

## 93. How much do you charge for late fees?

*Mark only one oval.*

\$0 – we do not assess late fees

\$1-\$25

\$26-\$50

\$51-\$75

More than \$75

Other: \_\_\_\_\_

**Repayment, Deferment and Forbearance**

94. Please list your repayment options and terms

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95. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- Yes - repayment options only
- Yes - repayment term only
- Yes - both repayment option and term
- No - it is set automatically and they do not have choice

96. Do you offer a grace period?

*Mark only one oval.*

- Yes
- No

97. If yes, how long?

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98. Is there a minimum monthly payment?

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99. Is there a maximum number of years to repay the loan?

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100. Do you require payments while student is in school?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

101. Do you charge a prepayment fee?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

102. Please list your deferment options and terms

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103. Please list your forbearance options and terms

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104. Do you offer co-signer release?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

105. If yes, how long into repayment until co-signer can be released?

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106. Do you offer loan consolidation?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

107. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

108. What is your current private education default rate?

\_\_\_\_\_

109. Do you have a loan program for Residency students?

*Mark only one oval.*

Yes     *Skip to question 111*

No     *Skip to question 148*

**Additional Loan Products**

110. Do you have a loan program for Residency students?

Mark only one oval.

Yes Skip to question 111

No Skip to question 148

**Loan Product Information - Residency**

Please provide detailed information regarding your alternative loans and address the following:

111. Product Name(s)

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\_\_\_\_\_

\_\_\_\_\_

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112. Who originates your alternative loans?

\_\_\_\_\_

113. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

Yes

No

Other: \_\_\_\_\_

114. If no, to whom do you sell your loans?

\_\_\_\_\_

115. If loans are sold, when does it occur?

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116. Explain your eligibility requirements to include credit criteria

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**Loan Amounts**

117. Minimum Annual Limit

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118. Maximum Annual Limit

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119. Aggregate Limit

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**Interest Rates**

Please report information about variable and fixed products

120. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

Yes

No

121. Minimum Interest Rate (for calendar year 2022)

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122. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

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123. Maximum Interest Rate (for calendar year 2022)

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124. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

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125. How often do interest rates change?

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126. Explain your capitalization policy

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**Loan Fees**

127. Do you charge origination fees?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

128. Minimum Origination Fees (for calendar year 2022)

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129. Maximum Origination Fees (for calendar year 2022)

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130. Do you assess fees for late payment?

*Mark only one oval.*

Yes

No

131. How much do you charge for late fees?

*Mark only one oval.*

\$0 – we do not assess late fees

\$1-\$25

\$26-\$50

\$51-\$75

More than \$75

Other: \_\_\_\_\_

## Repayment, Deferment and Forbearance

132. Please list your repayment options and terms

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133. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- Yes - repayment options only
- Yes - repayment term only
- Yes - both repayment option and term
- No - it is set automatically and they do not have choice

134. Do you offer a grace period?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

135. If yes, how long?

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136. Is there a minimum monthly payment?

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137. Is there a maximum number of years to repay the loan?

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138. Do you require payments while student is in school?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

139. Do you charge a prepayment fee?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

140. Please list your deferment options and terms

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141. Please list your forbearance options and terms

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142. Do you offer co-signer release?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

143. If yes, how long into repayment until co-signer can be released?

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144. Do you offer loan consolidation?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

145. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

146. What is your current private education default rate?

\_\_\_\_\_

147. Do you have a loan program for Health Professions students?

*Mark only one oval.*

Yes     *Skip to question 149*

No     *Skip to question 186*

**Additional Loan Products**

148. Do you have a loan program for Health Professions students?

Mark only one oval.

Yes Skip to question 149

No Skip to question 186

**Loan Product Information - Health Professions**

Please provide detailed information regarding your alternative loans and address the following:

149. Product Name(s)

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\_\_\_\_\_

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150. Who originates your alternative loans?

\_\_\_\_\_

151. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

Yes

No

Other: \_\_\_\_\_

152. If no, to whom do you sell your loans?

\_\_\_\_\_

153. If loans are sold, when does it occur?

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154. Explain your eligibility requirements to include credit criteria

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**Loan Amounts**

155. Minimum Annual Limit

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156. Maximum Annual Limit

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157. Aggregate Limit

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**Interest Rates**

Please report information about variable and fixed products

158. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

Yes

No

159. Minimum Interest Rate (for calendar year 2022)

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160. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

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161. Maximum Interest Rate (for calendar year 2022)

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162. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

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163. How often do interest rates change?

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164. Explain your capitalization policy

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**Loan Fees**

165. Do you charge origination fees?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

166. Minimum Origination Fees (for calendar year 2022)

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167. Maximum Origination Fees (for calendar year 2022)

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168. Do you assess fees for late payment?

*Mark only one oval.*

Yes

No

169. How much do you charge for late fees?

*Mark only one oval.*

\$0 – we do not assess late fees

\$1-\$25

\$26-\$50

\$51-\$75

More than \$75

Other: \_\_\_\_\_

**Repayment, Deferment and Forbearance**

170. Please list your repayment options and terms

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171. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- Yes - repayment options only
- Yes - repayment term only
- Yes - both repayment option and term
- No - it is set automatically and they do not have choice

172. Do you offer a grace period?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

173. If yes, how long?

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174. Is there a minimum monthly payment?

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175. Is there a maximum number of years to repay the loan?

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176. Do you require payments while student is in school?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

177. Do you charge a prepayment fee?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

178. Please list your deferment options and terms

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179. Please list your forbearance options and terms

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180. Do you offer co-signer release?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

181. If yes, how long into repayment until co-signer can be released?

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182. Do you offer loan consolidation?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

183. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

184. What is your current private education default rate?

\_\_\_\_\_

185. Do you have a loan program for Law/Bar students?

*Mark only one oval.*

Yes     *Skip to question 187*

No     *Skip to question 224*

**Additional Loan Products**

186. Do you have a loan product for Law/Bar students?

Mark only one oval.

Yes Skip to question 187

No Skip to question 224

**Loan Product Information - Law/Bar**

Please provide detailed information regarding your alternative loans and address the following:

187. Product Name(s)

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\_\_\_\_\_

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188. Who originates your alternative loans?

\_\_\_\_\_

189. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

Yes

No

Other: \_\_\_\_\_

190. If no, to whom do you sell your loans?

\_\_\_\_\_

191. If loans are sold, when does it occur?

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192. Explain your eligibility requirements to include credit criteria

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**Loan Amounts**

193. Minimum Annual Limit

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194. Maximum Annual Limit

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195. Aggregate Limit

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**Interest Rates**

Please report information about variable and fixed products

196. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

Yes

No

197. Minimum Interest Rate (for calendar year 2022)

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198. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

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199. Maximum Interest Rate (for calendar year 2022)

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200. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

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201. How often do interest rates change?

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202. Explain your capitalization policy

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**Loan Fees**

203. Do you charge origination fees?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

204. Minimum Origination Fees (for calendar year 2022)

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205. Maximum Origination Fees (for calendar year 2022)

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206. Do you assess fees for late payment?

*Mark only one oval.*

Yes

No

207. How much do you charge for late fees?

*Mark only one oval.*

\$0 – we do not assess late fees

\$1-\$25

\$26-\$50

\$51-\$75

More than \$75

Other: \_\_\_\_\_

## Repayment, Deferment and Forbearance

208. Please list your repayment options and terms

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209. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- Yes - repayment options only
- Yes - repayment term only
- Yes - both repayment option and term
- No - it is set automatically and they do not have choice

210. Do you offer a grace period?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

211. If yes, how long?

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212. Is there a minimum monthly payment?

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213. Is there a maximum number of years to repay the loan?

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214. Do you require payments while student is in school?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

215. Do you charge a prepayment fee?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

216. Please list your deferment options and terms

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217. Please list your forbearance options and terms

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218. Do you offer co-signer release?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

219. If yes, how long into repayment until co-signer can be released?

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220. Do you offer loan consolidation?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

221. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

222. What is your current private education default rate?

\_\_\_\_\_

223. Do you have loan products for International students?

*Mark only one oval.*

Yes     *Skip to question 225*

No     *Skip to question 264*

**Additional Loan Products**

224. Do you offer a loan product for International students?

Mark only one oval.

Yes Skip to question 225

No Skip to question 264

**Loan Product Information - International**

Please provide detailed information regarding your alternative loans and address the following:

225. Product Name(s)

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226. Do you require a US cosigner?

Mark only one oval.

Yes

No

Other: \_\_\_\_\_

227. If no, please explain.

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228. Who originates your alternative loans?

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229. Do you retain your alternative loans from application through complete repayment?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

230. If no, to whom do you sell your loans?

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231. If loans are sold, when does it occur?

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232. Explain your eligibility requirements to include credit criteria

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### Loan Amounts

233. Minimum Annual Limit

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234. Maximum Annual Limit

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235. Aggregate Limit

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**Interest Rates**

Please report information about variable and fixed products

236. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

Yes

No

237. Minimum Interest Rate (for calendar year 2022)

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238. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

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239. Maximum Interest Rate (for calendar year 2022)

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240. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

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241. How often do interest rates change?

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242. Explain your capitalization policy

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**Loan Fees**

243. Do you charge origination fees?

*Mark only one oval.*

Yes

No

244. Minimum Origination Fees (for calendar year 2022)

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245. Maximum Origination Fees (for calendar year 2022)

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246. Do you assess fees for late payment?

*Mark only one oval.*

Yes

No

247. How much do you charge for late fees?

*Mark only one oval.*

\$0 – we do not assess late fees

\$1-\$25

\$26-\$50

\$51-\$75

More than \$75

Other: \_\_\_\_\_

### Repayment, Deferment and Forbearance

248. Please list your repayment options and terms

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249. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- Yes - repayment options only
- Yes - repayment term only
- Yes - both repayment option and term
- No - it is set automatically and they do not have choice

250. Do you offer a grace period?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

251. If yes, how long?

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252. Is there a minimum monthly payment?

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253. Is there a maximum number of years to repay the loan?

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254. Do you require payments while student is in school?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

255. Do you charge a prepayment fee?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

256. Please list your deferment options and terms

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257. Please list your forbearance options and terms

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258. Do you offer co-signer release?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

259. If yes, how long into repayment until co-signer can be released?

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260. Do you offer loan consolidation?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

261. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

262. What is your current private education default rate?

\_\_\_\_\_

263. Do you offer alternative loans for Parents?

*Mark only one oval.*

Yes     *Skip to question 265*

No     *Skip to question 302*

**Additional Loan Products**

264. Do you offer a loan product for parents?

Mark only one oval.

Yes Skip to question 265

No Skip to question 302

**Loan Product Information - Parent Loans**

Please provide detailed information regarding your alternative loans and address the following:

265. Product Name(s)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

266. Who originates your alternative loans?

\_\_\_\_\_

267. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

Yes

No

Other: \_\_\_\_\_

268. If no, to whom do you sell your loans?

\_\_\_\_\_

269. If loans are sold, when does it occur?

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270. Explain your eligibility requirements to include credit criteria

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**Loan Amounts**

271. Minimum Annual Limit

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272. Maximum Annual Limit

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273. Aggregate Limit

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**Interest Rates**

Please report information about variable and fixed products

274. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

Yes

No

275. Minimum Interest Rate (for calendar year 2022)

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276. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

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277. Maximum Interest Rate (for calendar year 2022)

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278. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

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279. How often do interest rates change?

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280. Explain your capitalization policy

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**Loan Fees**

281. Do you charge origination fees?

*Mark only one oval.*

Yes

No

282. Minimum Origination Fees (for calendar year 2022)

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283. Maximum Origination Fees (for calendar year 2022)

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284. Do you assess fees for late payment?

*Mark only one oval.*

Yes

No

285. How much do you charge for late fees?

*Mark only one oval.*

\$0 – we do not assess late fees

\$1-\$25

\$26-\$50

\$51-\$75

More than \$75

Other: \_\_\_\_\_

## Repayment, Deferment and Forbearance

286. Please list your repayment options and terms

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287. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- Yes - repayment options only
- Yes - repayment term only
- Yes - both repayment option and term
- No - it is set automatically and they do not have choice

288. Do you offer a grace period?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

289. If yes, how long?

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290. Is there a minimum monthly payment?

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291. Is there a maximum number of years to repay the loan?

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292. Do you require payments while student is in school?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

293. Do you charge a prepayment fee?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

294. Please list your deferment options and terms

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295. Please list your forbearance options and terms

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296. Do you offer co-signer release?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

297. If yes, how long into repayment until co-signer can be released?

---

298. Do you offer loan consolidation?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

299. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

300. What is your current private education default rate?

\_\_\_\_\_

301. Do you offer a loan product for MBA students?

*Mark only one oval.*

Yes     *Skip to question 303*

No     *Skip to question 339*

**Additional Loan Products**

302. Do you offer a product for MBA students?

Mark only one oval.

Yes Skip to question 303

No Skip to question 339

**Loan Product Information - MBA**

Please provide detailed information regarding your alternative loans and address the following:

303. Product Name(s)

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304. Who originates your alternative loans?

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305. Do you retain your alternative loans from application through complete repayment?

Mark only one oval.

Yes

No

Other: \_\_\_\_\_

306. If no, to whom do you sell your loans?

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307. If loans are sold, when does it occur?

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308. Explain your eligibility requirements to include credit criteria

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**Loan Amounts**

309. Minimum Annual Limit

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310. Maximum Annual Limit

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311. Aggregate Limit

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**Interest Rates**

Please report information about variable and fixed products

312. Do students have the option to choose between fixed and variable rates?

*Mark only one oval.*

Yes

No

313. Minimum Interest Rate (for calendar year 2022)

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314. What percentage of borrowers receive your best interest rate? (for calendar year 2022)

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315. Maximum Interest Rate (for calendar year 2022)

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316. What percentage of borrowers receive your worst interest rate? (for calendar year 2022)

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317. How often do interest rates change?

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318. Explain your capitalization policy

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**Loan Fees**

319. Do you charge origination fees?

*Mark only one oval.*

Yes

No

320. Minimum Origination Fees (for calendar year 2022)

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321. Maximum Origination Fees (for calendar year 2022)

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322. Do you assess fees for late payment?

*Mark only one oval.*

Yes

No

323. How much do you charge for late fees?

*Mark only one oval.*

\$0 – we do not assess late fees

\$1-\$25

\$26-\$50

\$51-\$75

More than \$75

Other: \_\_\_\_\_

## Repayment, Deferment and Forbearance

324. Please list your repayment options and terms

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325. Do you give students choice on repayment options and terms?

*Mark only one oval.*

- Yes - repayment options only
- Yes - repayment term only
- Yes - both repayment option and term
- No - it is set automatically and they do not have choice

326. Do you offer a grace period?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

327. If yes, how long?

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328. Is there a minimum monthly payment?

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329. Is there a maximum number of years to repay the loan?

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330. Do you require payments while student is in school?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

331. Do you charge a prepayment fee?

*Mark only one oval.*

- Yes
- No
- Other: \_\_\_\_\_

332. Please list your deferment options and terms

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333. Please list your forbearance options and terms

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334. Do you offer co-signer release?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

335. If yes, how long into repayment until co-signer can be released?

---

336. Do you offer loan consolidation?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

337. In the event of the death of student borrower, will your organization require the cosigner to satisfy the loan obligations?

*Mark only one oval.*

Yes

No

Other: \_\_\_\_\_

338. What is your current private education default rate?

**Lending  
Practices**

Saint Louis University maintains a rule concerning relationships with student loan lending institutions which can be viewed [here](#).

339. Have you adopted a lending code of conduct that contains principles similar to those stated in that rule?

*Mark only one oval.*

Yes

No

340. If no, will you do so?

*Mark only one oval.*

Yes

No

341. Will you either:

*Mark only one oval.*

provide assurance to Saint Louis University and to student and parent borrowers who take out loans that any advertised benefits upon repayment will continue to inure to the benefit of student and parent borrowers regardless of whether the loans are sold, OR

disclose to student and parent borrowers that advertised benefits upon repayment may be lost in the event that the loan is sold and present that disclosure in a manner that is readily apparent to student and parent borrowers

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