International Loan - Application Disclosure

Loan Rates & Terms

Your fixed interest rate will be:  
5%

Your Repayment Interest Rate  
Your rate is fixed at 5%.  
This means your interest rate will remain the same for the life of the loan.

Your In-School Interest Rate  
While you are enrolled at least half-time, the interest rate on your loan will be 0%.

Your Interest Rate during Grace Period  
The interest rate during your twelve-month grace period will be 0%.

Loan Fees  
There are no loan fees charged for this loan.

Term of Loan  
The maximum repayment period is 10 years. Borrower will be notified of minimum payment and repayment period at exit interview.

Repayment Options & Sample Costs

<table>
<thead>
<tr>
<th>Repayment Options</th>
<th>Sample Loan Amount</th>
<th>Sample Interest Rate</th>
<th>Sample Total Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Make no payments while in school; repay loan before end of twelve month grace period.</td>
<td>$10,000.00</td>
<td>0%</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>2. Make no payments while in school; maximum repayment period is 10 years, however the period may be shorter depending upon total amount borrowed.</td>
<td>$10,000.00</td>
<td>5%</td>
<td>$12,660.75</td>
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</tbody>
</table>

Reference Notes

Eligibility Criteria  
Borrower must be enrolled at Bryn Mawr College at least half time.

About the Repayment Example  
The repayment example #2 above is based on a 5% fixed rate of interest and $10,000 loan amount. It assumes the borrower remains in school for 4 years and has a twelve-month grace period before repayment begins. Repayment will last ten years.

Bankruptcy Limitations  
If you file for bankruptcy you may still be required to pay back this loan.

International Students do not qualify for federal loans.

Next Steps

1. **Accept, Reduce, or Decline** your International Loan. Go online to bionic.brynmawr.edu by using your Bryn Mawr user ID and password.
2. **Returning Students:** Complete and sign the Self-Certification Form, Approval Disclosure form, Promissory Note, and Questionnaire. If you accept the loan, we will mail these forms to your campus mail box address just prior to your arrival on campus in the fall.
3. **New Incoming Students:** Attend the Entrance Loan Counseling Workshop during Orientation Week. The date and time of this workshop will be sent to you prior to Orientation Week. Please complete as much of the following forms as possible: The Self-Certification Form, Approval Disclosure Form, Promissory Note and Questionnaire and bring them with you to the workshop. You will have the chance to ask questions about your loan and the forms at the workshop.
4. During the Entrance Loan Counseling Workshop, you will receive your final Disclosure Statement.
5. You may cancel this loan up to 3 days after signing the promissory note. If you have not canceled this loan after 3 days, we will credit your loan funds to your student account.

For additional information, contact the Student accounts at (610) 526-5500