



**2008-2009 Federal Family Education Loan Program (FFELP)  
Lender Comparison Chart for the Federal Stafford and PLUS Loans**

Lenders are on this list were chosen as a result of a formal review process. Lenders were selected based upon borrower benefits, customer service and electronic capabilities. You are not required to select any of the lenders below, but you must provide the lender code at the time of selection.

UNC students who are planning to enter the teaching profession should pay particular attention to those lenders who are participating in the **Colorado Loan Incentive for Teachers (LIFT)** program. Colorado LIFT is a teacher loan repayment program (up to \$2000 per year for up to four years) providing help to Colorado teachers of Math, Science, Special Education and Linguistically Diverse Education to repay student loans. Colorado LIFT is subject to available funding. Contact our office for more information.

Lender Name	Lender Code (for award letter)	Stafford Loan Fees*	Stafford Loan Repayment Savings/Benefits	PLUS Loan Information (Credit check required to qualify.)
CollegeInvest Student Loans <a href="http://www.collegeinvest.org">www.collegeinvest.org</a> Member of CO LIFT	827866	1%	Congress enacted legislation 10/1/2007 that cut lender subsidies. As a result, many lenders are changing benefits and fees. Please check with lenders for current benefits.	
U.S. Bank <a href="http://www.usbank.com/studentloans">www.usbank.com/studentloans</a> Member of CO LIFT	801890	1%		
Wells Fargo <a href="http://www.wellsfargo.com">www.wellsfargo.com</a>	807176	1%		
Citibank <a href="http://www.studentloan.com/schools/unc">www.studentloan.com/schools/unc</a>	826878	1%		
Sallie Mae <a href="http://www.salliemae.com">www.salliemae.com</a>	802218	1%		
ASAP/Union Bank & Trust <a href="http://www.studentloanonline.com">www.studentloanonline.com</a>	803909	1%		

\*Lenders may charge origination fees up to 1% and the guarantor may charge a 1% default fee. **PLUS loans have a 3% origination fee and 1% default fee.**