Private Education Loan Application and Solicitation Disclosure
Lehigh University Tuition Loan/Frank Williams Loan

In accordance with the Truth in Lending Act, students who have been awarded institutional loans must receive this disclosure. Please note that this is the first of the required three disclosures.

**Lender Information**
Lehigh University
27 Memorial Drive West
Bethlehem, PA. 18015

**Loan Interest Rate & Fees**

Your interest rate is: 
7%

This rate is a fixed rate.

**Loan Fees**
- Application Fee: Not Applicable
- Origination Fee: Not Applicable
- Loan Guarantee Fee: Not Applicable
- Repayment Fee: Not Applicable
- Late Charges: Not Applicable
- Returned Check Fee: Not Applicable

**Term of Loan:**
The term of your loan is 10 years (120 months) or a minimum monthly payment of $50.

**Loan Cost Examples**

<table>
<thead>
<tr>
<th>Repayment Option</th>
<th>Amount Provided</th>
<th>Interest Rate</th>
<th>Loan Term</th>
<th>Total Paid over 10 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assumptions: No payments are made while enrolled in school. Interest does not accrue while in school. You have a 3 month grace period before beginning repayment.</td>
<td>$ 5,000.00</td>
<td>7.00%</td>
<td>10 years (120 payments) starting after the deferment period</td>
<td>$ 6,966.74</td>
</tr>
<tr>
<td>Assumptions: No payments are made while enrolled in school. Interest does not accrue while in school. You have a 3 month grace period before beginning repayment.</td>
<td>$ 10,000.00</td>
<td>7.00%</td>
<td>10 years (120 payments) starting after the deferment period</td>
<td>$ 13,932.94</td>
</tr>
</tbody>
</table>
Federal Loan Alternatives

<table>
<thead>
<tr>
<th>Loan Program</th>
<th>Current Interest Rates by Program Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERKINS for Students</td>
<td>5% fixed rate</td>
</tr>
<tr>
<td>STAFFORD for Students</td>
<td>3.86% Undergraduate Subsidized &amp; Unsubsidized Graduate Students (Unsubsidized only)</td>
</tr>
<tr>
<td>PLUS for Parents &amp; Graduate/Professional Students</td>
<td>6.41% fixed</td>
</tr>
</tbody>
</table>

You may qualify for Federal education loans. For additional information, contact:

**Lehigh University**
Office of Financial Aid
218 W. Packer Ave.
Bethlehem, PA. 18015
Phone: 610-758-3181
E-mail: financialaid@lehigh.edu
www.lehigh.edu/financialaid

**Department of Education**
www.studentloans.gov

**Next Steps & Terms of Acceptance**

- Review this sample Lehigh University Tuition Loan Disclosure
- Find out about other loan options that you may qualify for.
- Prepayments: If you pay the loan off early, you will not have to pay a penalty. You will not be entitled to a refund of part of the finance charge.
- See your loan agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.