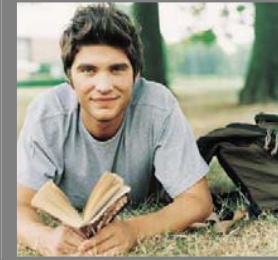


# CHESLA LOAN PROGRAM

Connecticut Higher Education Supplemental Loan Authority



21 Talcott Notch Road, Suite 1 ■ Farmington, Connecticut 06032 ■ [www.chesla.org](http://www.chesla.org)  
CHESLA is a not-for-profit, political subdivision of the State of Connecticut

Affordable  
On-line Application

**LOW  
FIXED  
Interest Rate**

**6.80% Fixed Interest  
Rate<sup>1</sup>**

Quick Approval  
[www.chesla.org](http://www.chesla.org)

Loan Hotline (800) 935-2275

Simple and Easy

Compare for yourself:  
**CHESLA Loan Program**  
**6.80% Fixed Interest Rate<sup>1</sup>**  
3% Reserve Fee

**Federal Stafford Loan**  
6.0% (sub.) – 6.8% (unsub.)  
Fixed rate of interest  
(7/1/09)  
<sup>2</sup>Fees vary by lender

**Federal Plus Loan**  
8.5%<sup>3</sup>  
Fixed rate of interest  
(7/1/09)  
<sup>2</sup>Fees vary by lender

**Other Private Loans**  
Variable  
Rates of Interest  
<sup>2</sup>Fees vary by lender



<sup>2</sup>By discount program



<sup>3</sup>7.9% Direct Plus Loan



<sup>1</sup> APR (accounts for 3% reserve fee) ranges from 7.16% to 7.33% over the life of the loan.  
Note – APR and Fees for other lenders vary by repayment terms. Consult the lender for actual terms.

# CHESLA

## Connecticut Higher Education Supplemental Loan Authority

- Quick on-line application and pre-approval process
- **6.80% Fixed** Annual Rate (simple interest)
- Annual Percentage Rate (which accounts for 3% reserve fee) ranges from 7.16% to 7.33% over the life of the loan
- Low monthly interest payments of \$5.67 per \$1,000 borrowed during the in-school and 6-month grace period
- Low monthly principal and interest payments of \$10.37 per \$1,000 borrowed during the 140-month repayment period

**VISIT US TODAY AT**

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**FOR INFORMATION AND ACCESS TO THE  
CHESLA ON-LINE APPLICATION.**

**PAYING FOR COLLEGE MADE SIMPLE AND EASY**