



Private Loans for Every Situation

Whether you are a first-year law student or a well-established attorney, Law School Loans has a private loan program to fit your needs. Because we only deal with law students and attorneys, we have a specialized view of the financial requirements of our clients. Our private loan applications are easily completed over the phone, and you will know right away if you are approved. We are dedicated to helping you with your private education loans, private loan consolidations, career transition loans, and even small business loans.

Let's face it, completing law school may be an expensive undertaking, and federal student loans usually are not sufficient to cover all of your tuition, housing, and living expenses. Our law school tuition loans are designed to help fill in the gaps so you can concentrate on your education, instead of worrying about how to pay your rent. Our law school tuition loans are credit-based, and they have a variable interest rate. The minimum you may borrow is \$3,000, and the maximum is \$50,000 per year with a cumulative cap of \$250,000. The money you borrow may be used for any of your financial needs, including tuition, housing, or personal living expenses as long as you provide proof of enrollment in a Title IV school (any school that receives federal funding, such as Stafford loans). There are a couple of key requirements to remember, though. First, either you or a cosigner must have at least \$15,000 in verifiable annual income. The second thing to remember is that you must make the interest payments while you are in school. You may defer paying the principal for up to three years after you graduate, and we offer some of the longest repayment terms available.

Once you make it through law school, you must study for and pass the bar exam. Law School Loans offers career transition loans to allow you to focus on preparing for your examination. Because this may be the most difficult test you have ever had to take, we want to eliminate the stress and distractions your financial obligations may otherwise cause. Our career transition loans are also credit-based with a variable interest rate. The minimum you may borrow is \$1,000, and the maximum is \$20,000. You may opt to begin repaying principal and interest immediately, or you may defer paying the principal for up to six months after you graduate. In order to qualify for a career transition loan, you must have attended a Title IV school, and you must be registered to take the bar exam in any state. Another way we ease your anxiety with a career transition loan is by disbursing it quickly. Once we receive your signed promissory note, a check will be issued to you within 48 hours.

After you pass the bar exam and hopefully find the job of your dreams, you may realize that you are making several payments each month to different lenders. It may be hard to budget and keep track of your fluctuating interest rates, payment due dates, and many lenders. Wouldn't life be simpler if you only had to make one payment each month for your private education loans? Law School Loans has a private consolidation program to assist you with this dilemma. Through our private loan consolidations, you may be able to lower the interest rate of your loans, decrease your monthly payments, and simplify your life! Our private consolidations are also credit-based. The minimum we may con-



solidate is \$10,000, and the maximum is \$250,000. We offer some of the longest repayment terms available. Oftentimes, increasing your loan term will decrease your monthly payment, allowing you to become established in your new career and really get on your feet. After all, you deserve a reward! With our private consolidations, you may defer paying the principal of the loan for up to three years after you graduate, and again, our application process is simple and quick and can be done entirely over the phone.

Law School Loans is excited about starting two new programs for attorneys. If you are interested in starting your own private practice, we are here to help with that too! We may also be able to assist you with purchasing a commercial building for your practice. We really want to be your only lender!

Law School Loans has private loan programs to help you through each step of your legal profession. We are knowledgeable about the financial requirements attorneys may have and the struggles you may face in the early stages of your career while establishing yourself as a prominent attorney. You do not need to endure these tough times alone. Let Law School Loans provide you with the financial support you need for success.