

VERMONT ADVANTAGE STUDENT LOAN  
APPLICATION AND SOLICITATION DISCLOSURE

VERMONT STUDENT ASSISTANCE CORPORATION  
P.O. BOX 999, WINOOSKI, VT 05404-0999  
1-800-226-1029 or (802) 655-4050

## Loan Interest Rate & Fees

Your **interest rate** will be between

**4.99% and 9.00%**

After the rate is set, it will be fixed  
for the life of your loan.



# Federal Loan Alternatives

Loan Program	Current Interest Rates by Program Type	
<b>Direct Subsidized and Unsubsidized</b> for Undergraduate Students	6.53 % fixed	Undergraduate
<b>Direct Unsubsidized</b> for Graduate or Professional Students	8.08 % fixed	Graduate unsubsidized
<b>Direct PLUS</b> for Parents and Graduate/Professional Students	9.08 % fixed	

**You may qualify for Federal education loans.**

For additional information, **contact your school's financial aid office or the Department of Education at:**

<https://studentaid.gov/>

## Next Steps

### 1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: <https://studentaid.gov/> for more information about other loans.

### 2. To Apply for this Loan, Complete the Application and the Self-Certification Form.

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**Notice for students attending Virginia schools:**

Private education loans are one tool that students use to finance their education. Your lender and your institution's Financial Aid Office provide assistance with eligibility for the loans.