



## Details Provided Upfront

We strive to provide you with as much information as possible upfront and don't use "as low as" language. That means detailing our underwriting criteria and listing the credit scores required for different rates online so that you will have a good idea if you will qualify and what rate you may qualify for, before you apply.

All three loan types feature:

- ▶ No origination fees.
- ▶ No prepayment or late fees.
- ▶ Repayment benefits.

## A Unique Student Loan Company

The mission of Iowa Student Loan®, an Iowa-based nonprofit organization, is to help students and families obtain the resources necessary to succeed in postsecondary education.

**Iowa Student Loan's Partnership Loan and College Family Loan are designed to supplement — not replace — other sources to fill funding gaps for students.** Students should work with financial aid professionals at their respective colleges and universities to explore and exhaust all sources of student financial aid — including federal loans for students, which are always better than private loans for students — before seeking private loans.

These loans are subject to credit approval.

Home State Bank is compensated by Iowa Student Loan for the referral of loan customers.



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# College Financing Options

## Make an Educated Choice



Endorsed by Home State Bank:



**HOME STATE BANK**  
YOUR BANK FOR LIFE

<https://www.hsbankiowa.com/personal/start/student-loans>



College costs can make obtaining an education challenging. These competitively priced supplemental loan options can help you succeed financially in college and after graduation. Review all details about these options online.

<https://www.hsbankiowa.com/personal/start/student-loans>

## Partnership Loan

The Partnership Advance Education Loan® helps students who are Iowa residents attending eligible colleges across the country and non-Iowa residents attending Iowa colleges.

This loan is for undergraduate and graduate students, and one or more cosigners are often needed. With the Partnership Loan, you choose the options that are best for you.

- ▶ Variable or fixed interest rate
- ▶ When to begin repayment

And you can benefit during repayment with:

- ▶ An **interest rate reduction** by choosing to have your principal and interest payments automatically withdrawn.
- ▶ A feature that allows you to **release your cosigner** from payment obligations after the first 24 consecutive principal and interest payments are received on time.

## College Family Loan

The College Family Loan® allows parents, family members and friends to borrow on behalf of a college student. There is no requirement for the borrower or the student to be an Iowa resident, and the student can be accepted to or attending any eligible college or university in the country.

This fixed-rate loan allows you to:

- ▶ Receive a loan with a **lower annual percentage rate** than what we calculate for a **Federal PLUS Loan**.
- ▶ Choose when to begin repayment.
- ▶ Take advantage of an interest rate reduction by having principal and interest payments automatically withdrawn.

Please be aware that for this loan, the student is neither the borrower nor cosigner but loan proceeds are sent to the college for the benefit of the student.

## Reset Refinance Loan

The Reset Refinance Loan™ is an option for borrowers with current student loan debt who are looking for:

- ▶ Better rates.
- ▶ Lower monthly payment amounts.
- ▶ Simplified repayment of existing debt.

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For questions about the Reset Loan, call **(844) 268-2202**.

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### Do Your Research

According to FinAid.org, only about 20% of borrowers qualify for any private loan lender's best rate. As part of your research before you apply for any loan, we encourage you to know the full range of interest rates available for a loan. Iowa Student Loan provides details on all its rates and the credit criteria is needed to qualify for each rate.

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For Partnership Loan or College Family Loan questions, call **(844) 268-2203**.

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