

**You are
NOT
required
to select a lender
from this list.**



You may select
any Stafford Loan lender
that is willing to offer
Stafford Loans
to NWACC students.

Financial Aid "Get Connected" Brochures :

How to Apply for Financial Aid
Financial Aid Verification Process
Transfer Students
Get Connected to EagleNet
Federal Student Loans
Financial Aid Disbursement Information
How to Sign Your Master Promissory Note
Who Are My Household Members?
What Happens If I Withdraw From All My Classes?
2008 Tax Filing Requirements & Filing Status
Selecting Your Stafford Lender



Contact the Financial Aid Office

One college Drive
Bentonville, AR 72712
479-619-4329
www.nwacc.edu
finaid@nwacc.edu
479-619-2226 (fax)

Get Connected To Your Lender

Selecting Your Stafford Lender



**The lenders
in this brochure are
FFELP Stafford Lenders who:**

- were selected by students at NWACC for their 2008-2009 Stafford loans
- Have indicated they will have funds available to NWACC students for 2009-2010
- Do not require that a student be a continuing borrower and
- Do not require that the student be a member of their institution (such as a credit union)

**2009-2010 Stafford Loans
interest rates:**

- Subsidized: 5.6%
- Unsubsidized: 6.8%

**2009-2010
FFELP Stafford Lenders
at NWACC**

<u>Lender Name</u>	<u>Lender Code</u>	<u>Rate Reduction</u>	<u>Guarantor</u>	<u>Servicer</u>
Arvest	800301	0.25%	SLGFA	OSLA
Commerce	813979	0.25%	SLGFA	Sallie Mae
Discover	831312	0.25%	TGSLC	Discover
First Security	834348	0.25%	SLGFA	OSLA
Key Bank	813760	0.25%	GLHEC	GLHEC
Nelnet	833669	0.25%	SLGFA	Nelnet
Regions	810612	0.25%	SLGFA	Sallie Mae
Sallie Mae	802218	0.25%	SLGFA	Sallie Mae
Simmons	815745	0.25%	SLGFA	Simmons
Wachovia	830005	0.25%	SLGFA	ACS

Lender is the institution that funds the loan

Rate Reduction Lenders offering this benefit will reduce the interest rate by 0.25% for both subsidized and unsubsidized loans if the borrower agrees to pay through auto debit.

Guarantor is the agency that guarantees the loan

GLHEC = Great Lakes Higher Education Corporation
SLGFA = Student Loan Guarantee Foundation of AR
TGSLC = Texas Guarantee Student Loan Corporation

Servicer is the agency the borrower repays

ACS—Affiliated Computer Services, Inc.
ASLA = Arkansas Student Loan Authority
OSLA = Oklahoma Student Loan Authority
GLHEC = Great Lakes Higher Education Corporation

All lenders/services have the option of transferring 2008-2009 or 2009-2010 Stafford loans to the Department of Education. In that case, the lender/servicer will inform the student to make repayment arrangements with the Department of Education rather than with the lender/servicer.