

# We want you educated, not broke

(The proof is in our benefits)



General ACLP Benefits	Stafford Loans	PLUS Loans
<b>Fees</b>		
0% Origination Fee	Yes	n/a
0% Default Fee	Yes	Yes
<b>Principal</b>		
5% Original Principal Reduction after 30 On-Time Payments	Yes	Yes
<b>Interest Rate</b>		
2% Interest Rate Reduction after Full Disbursement	n/a	Yes
0.25% Interest Rate Reduction for Automatic Payments	Yes	Yes

## Specialty Benefits

Interest-free ACLP Stafford and Grad PLUS Loans are available to:

### Alabama Army and Air National Guard

- Alabama National Guard soldiers, called to active duty in the U.S. armed forces on or after September 11, 2001, and serving or having served during the period of activation in good standing, qualify for interest-free ACLP Stafford and Grad PLUS loans during their term of enlistment in the National Guard and for a period of 30 years following separation from service.
- Dependents and spouses of qualifying Alabama soldiers at the time these soldiers were called to active duty as described above are eligible for interest-free ACLP Stafford and Grad PLUS loans.
  - Qualifying spouses retain eligibility for the same duration as the qualifying soldier while the spousal relationship exists.
  - Qualifying dependents' ACLP Stafford and Grad PLUS loans incurred prior to the dependents' under the age of 24 are eligible for the interest-free benefit.

### Nurses

- Holding any type of valid nursing license issued by the Alabama Board of Nursing and
- Demonstrating verifiable employment in the state of Alabama as a full-time nurse for a period of 12 consecutive months.

### Teachers

- Possessing a valid teaching certificate issued by the Alabama State Department of Education, Teacher Education and Certification Office and
- Demonstrating verifiable employment as full-time classroom teachers (P-12) for a period of one year at an Alabama public elementary or secondary school.

**Lender Code 834281**

For more information call 888.678.4625 or go to [alstudentaid.com](http://alstudentaid.com).

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