

The **Evolution** of Student Loans has Arrived.



ONE SIMPLE APPLICATION

The application process is easy-to-understand, **fast**, and handled completely online. **CompleteStudentLoans.org**



ONE FIXED RATE

6.49% Fixed APR

Reward Yourself with an Additional **0.5%** Rate Discount with Autopay in Repayment.

For too long, students have had to navigate the student loan market to find the best program. Complete Student Loans takes a new approach to student loans: **transparency**. We offer a **low fixed interest rate loan** with **flexible repayment options** that make it simple for students to invest in their education. Complete Student Loans makes it easy for students to pay for education.

(More Details on the Back)



ONE COMPLETE LOAN

Our loan has the *same appealing terms* for **undergraduate** students and **graduate** students.

Best Student Loans Available



6.49% Low Fixed APR

With our loan you know your rate **up front**. One of the lowest fixed rates available.



Quick & Simple Application

Our simple application will take you **less than 10 minutes** and you'll have a decision in about **60 seconds**.



Flexible Repayment Options

Choose between a **10-** and **15-year** repayment term.* You can also choose to make interest-only payments while in school or make full payments of principal and interest.



No Fees

No **application fees** and no **origination fees**.



0.5% Rate Discount Autopay Benefit

Reward yourself with an additional **interest rate reduction** when you sign up for autopay.



What You See is What You Get

No "as-low-as," "introductory," or "variable" rates here. What you see is what you get—just **simple, easy and transparent**.



Friendly Customer Service

Utah Higher Education Assistance Authority has worked with student borrowers for over **37 years** and we are focused on helping students succeed financially.



Borrow What You Need

Borrow up to your school's cost of attendance.

Committed to Our Community

We're built on values of the **Utah Higher Education Assistance Authority (UHEAA)** to open doors for more students to access higher education. We're a local **non-profit organization**. UHEAA is governed by the *Utah State Board of Regents*.

Contact Us

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www.uheaa.org



Find out about eligibility and more information at www.completestudentloans.org



801-COMPLETE



ask@completestudentloans.org

Disclosure

*For example, for a \$10,000 loan, at a 6.49% APR, you would make 120 monthly payments of \$113.50 with a 10-year term and 180 monthly payments of \$87.06 with a 15-year term. To qualify, a borrower must meet UHEAA's underwriting requirements. This information is current as of May 2015 and is subject to change. Complete Student Loans are made by Utah Higher Education Assistance Authority. UHEAA reserves the right to modify underwriting standards, loan terms and benefits at any time. ©2015 Utah Higher Education Assistance Authority (UHEAA). All Rights Reserved. CSL-2015-001V1

Students Don't Have to Compromise