



# CLARK CUSTOM EDUCATIONAL LOANS

Specializing in loans for alternative education, our organization provides *experience* and *excellence* in structuring a loan package to meet the *individual* needs of our clients.

## Sample Borrowing Guidelines

	Short-term <sup>1</sup> Program	Long-term <sup>2</sup> Program
<b>Estimated Stay:</b>	49 Days	12 Months
<b>Tuition:</b>	\$440.00 per day	\$5,350.00 per month
<b>Enrollment Fees:</b>	\$1,000.00	\$2,500.00
<b>Loan Amount:</b>	\$22,560.00	\$66,700.00
<b>Payment:</b>	<b>\$192.47</b>	<b>\$569.05</b>

<sup>1</sup>Short-term program: A wilderness program was used for this example  
<sup>2</sup>Long-term program: A therapeutic boarding school was used for this example

## Wondering where to begin?

We can help you through the K-12 financing maze! Our loan consultants will customize a loan package based on your family's need. Our personal, confidential service will see you through this process beginning to end.

## Educational Loan Benefits:

- Quick & easy loan application
- Bank pre-approval within 24 hours
- Affordable monthly payments
- Tax deductible
- Non-collateralized
- May defer payments up to 10 months

## Why is an Educational Loan a better choice than a mortgage loan?

Educational loans are not collateralized and are often less expensive to obtain than a mortgage loan. These loans are quickly approved and carry no pre-payment penalties. Interest rates are comparable to or lower than mortgage rates.

## Customized Loans Can Include:

- All school fees
  - Tuition
  - Enrollment fees
  - Student account
- Educational consultant fee
- Transport/escort fee

**Special needs education can be an affordable and viable option!**

## FREQUENTLY ASKED QUESTIONS

### What Can Be Financed?

- Tuition, enrollment fees
- Student deposit or supplemental fees
- Student field trips, excursions, etc.
- Educational consultant fees
- Student transport/escort services
- All related expenses (airfares, processing fees)
- Past due balances

### What are the Terms & Conditions of the Loan?

- Amortized over 20 years/optional amortizations available
- No prepayment penalty or cancellation fees
- 2% to 5% funding fee
- Variable interest rates tied to Libor plus 3.50% to 3.85% or prime plus 1% to 9%

### What service does Clark Custom Educational Loans provide?

- Free and quick pre-qualification
- Expert loan specialists
- Clear explanation of loans terms, conditions, and required documentation
- Professional, detailed communication with school/program
- Step-by-step notification of loans progress
- Confidential & compassionate service

**Call us Toll Free: 888-755-3079**

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