

## THE BEST INTEREST RATE FOR GRAD SCHOOL LOANS?

BECAUSE WE BELIEVE THE AMOUNT A STUDENT BORROWS IS THE AMOUNT THEY SHOULD PAY BACK, NOT MORE. THAT'S WHY THE EVALEE SCHWARZ CHARITABLE TRUST FOR EDUCATION HAS PROUDLY PROVIDED INTEREST-FREE STUDENT LOANS FOR 23 YEARS, WITH MANY MORE TO COME.



STUDENTS CAN FIND MORE INFORMATION AND APPLICATIONS AT: www.evaleeschwarztrust.org

## Evalee Schwarz Charitable trust for education

THE EVALEE SCHWARZ CHARITABLE TRUST FOR EDUCATION OFFERS INTEREST-FREE LOANS UP TO \$60,000 (LIFETIME CAP) TO GRADUATE, MEDICAL, DENTAL, PHARMACY, VETERINARY AND OPTOMETRY STUDENTS.

## LOANS ARE INTEREST-FREE FOR THE DURATION OF Repayment, not just while students are in school.

This unique opportunity allows the Evalee Schwarz Charitable Trust for Education to lighten the financial burden on today's graduate students while also providing them with a platform for helping people like them in the years to come. By **repaying their interest-free loans**, grad students can use their success as a steppingstone for others, just like Evalee Schwarz did.



100%



Loan amounts range from \$5,000 - \$15,000, with a lifetime cap of \$60,000.

**60**k

Funds are disbursed directly to the student, not to the college or university, so they can be used for computers, books, housing, and more – not just tuition.

Repayment begins one year after graduation and is set up on an increasing sliding scale. Medical school graduates entering residency programs are offered an alternative plan that freezes payments at the lowest level for three years.

## TO QUALIFY, APPLICANTS MUST:

- Be a U.S. citizen at the time of application and attend school in the U.S.
- Provide proof that their Expected Family Contribution (EFC) would qualify them for a Pell Grant if they were an undergraduate.
- Rank in the top 15% of standardized test scores nationally if such tests are required for admission.
- Provide college transcript demonstrating academic excellence.

Loans are not available to those seeking law degrees.