

Take advantage of free student checking for five years.

In addition to the Stafford loan, Bank of America offers all of the financial solutions you need as a student.

CampusEdge[®] Checking⁶

Free student checking for the first five years with no minimum balance.⁷

Easy access to America's largest network of bank-owned ATMs.

Free Stuff Happens[®] card that you can use for a one-time service fee refund.⁸

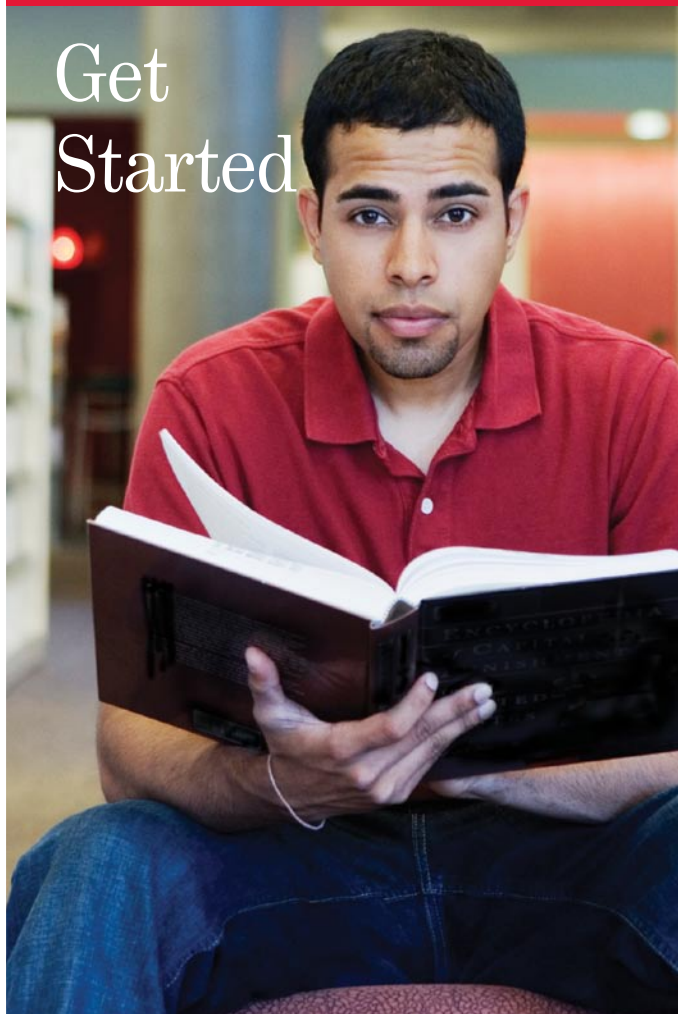
Free Mobile Banking service for Online Banking from your cell or smart phone.⁹

Visit bankofamerica.com to learn more.

- ¹ A fixed interest rate of 6.8% on Stafford loans disbursed on or after July 1, 2006 is set by the federal government.
- ² For the 2007-2008 school year, Bank of America will pay the government's origination fee for the borrower and will also pay the 1% federal default fee in situations where the guarantor does not pay the fee.
- ³ Interest rate will never be lower than 0%.
- ⁴ Each set of 12 payments during the first 36 months of repayment is treated independently. If you fail to make the first or second set of 12 payments on time, you can still qualify for the next 1% principal balance reduction if you make the next set of payments on time.
- ⁵ Health professionals may be eligible for up to \$38,500 a year. Please visit bankofamerica.com/studentloans for a complete list of loan limits.
- ⁶ Student checking product is MyAccess[™]-CampusEdge in Washington and Idaho.
- ⁷ CampusEdge Checking is free of a monthly maintenance fee for five years. Student status will be validated upon account opening. After the first five years, your CampusEdge Checking account will be converted to MyAccess Checking. Fees for overdrafts and other account-related services will still apply.
- ⁸ The Stuff Happens card is good for a one-time service fee refund of one of the following service fees: overdraft item fee, NSF: returned item fee, overdraft protection transfer fee, stop payment fee or non-Bank of America ATM fee.
- ⁹ Mobile Banking is not available in Washington and Idaho. Web access is needed to use Mobile Banking. You will be charged access rates depending on your carrier. Check with your carriers for details or specific fees and charges.

Credit is subject to approval. Certain restrictions may apply. Programs, rates, terms and conditions are subject to change without notice.
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Get Started



Bank of America[®] Stafford Loan

Bank of America 
Bank of Opportunity[™]

Get the funds you need for college— start with a Bank of America® Stafford loan.



Paying for college can be a challenge. That's why Bank of America offers a low-cost Stafford loan with great benefits so **you can put more of your loan amount towards your college expenses.**

6.8%
fixed interest rate¹

0%
origination and default fees²
so you can keep more money in your pocket
to cover college expenses

0.25%
interest rate reduction³
when you sign up for automatic payments
from your checking or savings account

Up to 3%
principal balance reduction⁴
just for making on-time payments during
the first 36 months

The two types of Stafford loans.

Subsidized—designed for students who can demonstrate financial need. If you qualify, the federal government pays the interest on the loan as long as you're in college at least half-time.

Unsubsidized—for students who can't demonstrate financial need or who need a loan in addition to their subsidized Stafford loan. The federal government does not subsidize the interest on the loan. Instead, the borrower pays the interest.

How much can you borrow?

The maximum amount you can borrow varies from \$3,500 to \$20,500 per year, depending on your grade level and dependency status.⁵

You could be eligible if:

- You are enrolled or accepted for enrollment at least half-time in a degree program
- You submit a Free Application for Federal Student Aid (FAFSA). **Visit fafsa.ed.gov for more information or to complete the FAFSA.**
- You are a U.S. citizen or eligible permanent resident with a valid Social Security Number

Apply today.

**bankofamerica.com/studentloans
1.800.344.8382**