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Access Group To Offer New Federal Graduate PLUS Loan

WILMINGTON, DE. Due to recent legislation extending the Federal PLUS loan program to graduate and professional students, Access Group, the nonprofit graduate loan specialist, is pleased to announce its new PLUS Loan product, effective July 1, 2006. The organization's new Graduate PLUS Loan complements Access Group's current private and Federal Stafford loan offerings.

According to Daniel R. Lau, Access Group's Chief Executive Officer, "We're excited about offering the new Graduate PLUS Loan to our student borrowers. This new financing option enables Access Group to continue and increase our commitment to the graduate and professional education community."

The company's new Graduate PLUS Loan will offer a fixed interest rate as low as 7.25%, which includes a 1.00% interest rate reduction that begins when the borrower begins repayment and continues as long as payments remain on time, as well as an additional 0.25% reduction for automatic debit payments. In addition to the Graduate PLUS Loan, Access Group will also offer traditional PLUS loans for parents of undergraduate students at selected institutions.

Access Group will also introduce an enhanced Federal Stafford Loan product for loans with a first disbursement on or after July 1, 2006. These loans will have fixed interest rates as low as 5.75%, including an 0.80% interest rate reduction available immediately upon entering repayment (with on-time payments), and an additional 0.25% interest rate reduction with automatic debit payments. Access Group will continue to pay the full loan origination fee on Federal Stafford Loans for all borrowers.

About Access Group

Access Group, Inc. is a nonprofit organization that has specialized in providing graduate and professional student loans for 21 years. Its products include federally guaranteed (FFELP) loans and private loans for students financing their law, business, medical, dental, health, and other graduate degrees. Access Group also creates custom loan options and university-wide programs for schools to meet the unique needs of their students. The company offers flexible repayment options for all loans, as well as the Federal Consolidation Loan program. Access Group also provides borrower education materials and need analysis services for students and financial aid administrators. For more information, visit accessgroup.org.

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