

Low- or No-Interest Education Loans

Some charities and religious and ethnic organizations offer low- or no-interest education loans. Students can still apply for several of these interest-free loans for the upcoming school year.

Evalee C. Schwarz Charitable Trust for Education

Makes loans of up to \$15,000 a year for students who will be attending an in-state school with expected family contributions of less than \$4,000, high test scores and grades, and no plans to become lawyers. Deadline: April 15.

<http://www.evaleeschwarztrust.org/index.html>

The Scholarship Foundation of St. Louis

Makes about 630 loans annually of up to \$5,000 a year for meritorious students who come from parts of Missouri and Illinois and whose families have EFCs of under \$12,000. Deadline: April 15.

<http://www.sfstl.org/>

Hattie Strong Foundation

Makes about 125 new loans annually of up to \$5,000 for meritorious and needy fourth-year college students. Deadline: April 30.

<http://www.hmstrongfoundation.org/>

Bill Raskob Foundation

Makes about 100 loans annually (although the number varies considerably) averaging \$5,000 a year to U.S. citizens attending accredited American colleges who have finished their freshman year. Deadline: May 1.

<http://www.billraskob.org/>

Central Scholarship Bureau

Makes loans of up to \$10,000 each year for no more than four years to meritorious students from Maryland whose families have adjusted gross incomes of less than \$91,000. Deadline: May 31.

<http://www.centrlsb.org/>

Abe and Annie Seibel Foundation

Makes 800 loans of up to \$6,000 annually to Texas residents attending a Texas college who have good grades and test scores. Deadline: February 28. No website; (409) 770-5665.