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](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/](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/](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/](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.centralsb.org/](http://www.centralsb.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.