

Private Alternative Loans for Undergraduate Students

Loan Program Name	Lenders/ Interest Rate Ranges <i>Libor and Prime are variable rates; No fees unless indicated</i>	Application and Information Website/ Telephone #	Minimum/ Maximum	Co signer Required to Apply	Repayment Terms	Satisfactory Academic Progress (SAP) Required	Minimum Enrollment	Lifetime Aggregate	Payment of Prior Balance
Citizens One Student Loan	Citizens Bank LIBOR + 2.5 - 9.45% Fixed 5.75 - 11.75%	www.citizensone.com/student-loans.html 1-888-333-0248	\$1000/Cost of attendance minus financial aid	NO	6 months after graduation Up to 15 years	NO	Half-Time	\$120,000	YES
Discover Student Loan	Discover Bank LIBOR + 2.99% – 9.12% Fixed 5.99 – 11.49%	www.discoverstudentloans.com 1-877-728-3030	\$1000/Cost of attendance minus financial aid	NO	6 months after graduation Up to 15 years	YES	Half-Time	\$150,000	NO
iHelp Student Loan	Midwest Bank of Western Illinois LIBOR + 2.5 - 7.50%	www.ihelploan.com 1-800-645-7404	\$1000/Cost of attendance minus financial aid	NO	6 months after graduation Up to 20 years	YES	Half-Time	\$100,000	YES
Solution Loan	PNC Bank Variable 3.5 - 10.45% Fixed 6.49 – 12.99%	www.pnconcampus.com 1-800-762-1001	\$1000/Cost of attendance minus financial aid	NO	6 months after graduation Up to 15 years	NO	Half-Time	\$225,000 (including other loan debt)	YES
Smart Option Student Loan	Commerce Bank LIBOR + 2.0 - 9.875% Fixed 5.75 - 12.875%	www.commercebank.com 1-800-666-3910	\$1000/Cost of attendance minus financial aid	NO	6 months after graduation Up to 15 years	NO	Less than Half-Time	\$200,000 (including other loan debt)	YES
	Sallie Mae Variable 2.25 – 9.37% Fixed 5.74 – 11.69%	www.salliemae.com 1-800-472-5543	\$1000/Cost of attendance minus financial aid	NO	6 months after graduation Up to 15 years	NO	Less than Half-Time	\$200,000 (including other loan debt)	YES
Union Federal Private Student Loan	Union Federal Bank funded by SunTrust Bank Variable 2.99 – 9.24% Fixed 4.75 – 11.25%	www.ufpsi.com 1-866-513-8445	\$1,001/Cost of attendance minus financial aid	NO	6 months after graduation Up to 15 years	NO	Half-Time	\$150,000 (including other loan debt)	YES
Wells Fargo Collegiate Loan	Wells Fargo Education Financial Services Variable 3.49 – 8.49% Fixed 5.94 – 10.51%	www.wellsfargo.com 1-800-658-3567	\$1000/Cost of attendance minus financial aid	NO	6 months after graduation Up to 20 years	NO	Less than Half-Time	\$120,000 (including other loan debt)	YES
SunTrust Custom Choice Loan	SunTrust Bank LIBOR +2.99 - 8.99% Fixed 4.75 - 11.25%	www.suntrusteducation.com 1-866-232-3889	\$1001/Cost of attendance minus financial aid	NO	6 months after graduation Up to 15 years	NO	Half-Time	\$150,000 (inclusive of all education loan debt)	YES
CEFCU Private Student Loan	CEFCU Variable 4.0 - 11.25%	www.cefcu.com/student 1-800-542.3328	\$1,000/\$20,000 or Cost of Attendance minus financial aid	NO	6 months after graduation Up to 12 years	NO	Half-Time	\$65,000	YES