

Private Lender List

Lender	Repayment Benefits	Application, Origination, Pre-Payment Fees	Loan Protection Death/ Disability	Loan Minimum	Loan Maximum	Deferment Options	Grace Period	Eligibility
Advantage Education Loan www.AdvantageEducationLoan.com (800) 988-6333	* 0.25% interest reduction with auto pay * Cosigner release option	No	Yes	\$ 1,000.00	COA - Other Aid	Yes	6 months	* any enrollment level (less than half time thru full-time) * past due balances within last 180 days * US Citizen or permanent resident
Ascent www.ascentfunding.com (877) 216-0876	* 1.0% Cash Back Grad Reward w/autopay * Cosigner release option	No	Student Only	\$ 2,001.00	COA - Other Aid	Yes	up to 9 mo.	*enrolled at least 1/2 time *minimum credit score requirements * US citizen, permanent resident, or DACA resident
Citizens Bank www.citizensbank.com/collegestudent (866) 999-0077	* 0.25% interest reduction with auto pay * Cosigner release option	No	Yes	\$ 1,000.00	\$ 100,000.00	Yes	6 months	* enrolled at least 1/2 time * satisfactory academic progress NOT required * past due balances within last 12 months * US Citizen or permanent resident
Custom Choice www.customchoice.com (866) 232-3889	* 2.0% principal reduction w/proof of graduation * 0.25% interest reduction with auto pay * Cosigner release option	No	Yes	\$ 1,000.00	COA	Yes	contact lender	* any enrollment level (less than half time thru full-time) * satisfactory academic progress NOT required *US citizen, permanent resident, or DACA resident
MEFA www.MEFA.org (800) 266-0243		No	contact	\$ 1,500.00	COA - Other Aid	Yes	up to 6 mo.	* enrolled at least 1/2 time * maintain satisfactory academic progress * no history of default * no history of bankruptcy or foreclosure w/in 60 months * US Citizen or permanent resident
Nelnet Bank www.nelnetbank.com (800) 446-4190	* 0.25% interest reduction with auto pay * Cosigner release option	No	contact	\$ 1,000.00	\$ 125,000.00	Yes	Yes	* borrower or co-signer is US citizen or permanent resident * enrolled at least 1/2 time * mid to high 600 FICO score for borrower or co-signer * past due balances within last 12 months * satisfactory academic progress NOT required
PNC Bank www.PNC.com/solutionloan (800) 762-1001	* 0.50% interest reduction with auto pay * Cosigner release option	No	Yes	\$ 1,000.00	\$ 50,000.00	Yes	up to 6 mo.	* enrolled at least 1/2 time * past due balances within 8 months of period due * satisfactory academic progress NOT required * US Citizen or permanent resident
Sallie Mae www.salliemae.com/smartloan (877) 279-7172	* 0.25% interest reduction with auto pay * Cosigner release option	No	contact	\$ 1,000.00	COA - Other Aid	Yes	6 months	* any enrollment level (less than half time thru full-time) * past due balances within last 12 months *US citizen, permanent resident, or DACA resident * available to international students with cosigner who is a US citizen or permanent resident
Union Federal www.unionfederalstudentloans.com (866) 513-8445	* 0.25% interest reduction with auto pay * 0.25% interest reduction after 36 on-time pmts	No	Yes	\$ 1,000.00	COA - Other Aid	Yes	6 months	* any enrollment level (less than half time thru full-time) * US citizen, permanent resident, or DACA resident * available to international students with cosigner who is a US citizen or permanent resident

EGSC is providing this list as a service to students and parents in finding private educational loans. EGSC does not endorse lenders and recommends that students research terms and conditions of private loans. Students should apply for federal and state grants, scholarships and loans before considering a private loan option.

Additional Information

1. Contact individual lenders to determine interest rates for private loans.
2. Most private loans available to students enrolled less than half time (5 credits or less) require the immediate repayment option.
3. Private student loans require a minimum credit score or a cosigner with a minimum credits score.