



2023-2024 Alternative Loans for Undergraduate Students

Lender/Loan Program	Interest Rate Range and Fees Rates can change at any time (No fees unless indicated)	Minimum Loan Amount	Borrowing Limits	Minimum Enrollment in Degree Program Requirement	Satisfactory Academic Progress (SAP) Requirement	Payment of Prior Balance (Check with lender for eligibility and requirements)	Application & Information
AAA Advantage Student Loan	Fixed: 3.65% to 12.46% APR Variable: 5.74% to 14.24% APR	\$1,000	\$180,000	All enrollments	No	Yes	northeast.aaa.com/financial/student-lending/aaa-advantage-loans.html 1.800.233.0557
Citizens Bank Student Loan	Fixed: 4.43% - 12.72% APR Variable 6.03% - 14.54% APR	\$1,000	\$150,000	Half-Time	No	Yes	citizensbank.com/studentloans 1.800.708.6684
Cognition Financial -Custom Choice Loan	Fixed: 3.65% - 12.46% APR Variable: 6.14% - 14.59% APR	\$1,000	\$180,000	All enrollments	No	Yes	customchoice.com 1.800.233.0557
College Ave Undergraduate Loan	Fixed: 4.44% - 15.32% APR Variable: 5.09% - 15.32% APR	\$1,000	\$150,000	All enrollments	Yes	Yes	collegeavestudentloans.com 1.844.422.7502
Digital Federal Credit Union*	Fixed: 9.50% - 15.50% APR Variable: 7.50% - 13.50% APR	\$1,000	\$75,000	Half-Time	Yes	No	dcu.studentchoice.org 1-800.324.1589
MEFA Student Deferred Loan	Fixed: 6.04% - 6.99% APR	\$1,500	None	Half-Time	Yes	Yes	mefa.org 1.800.449.MEFA
Merrimack Valley Credit Union*	Variable: 9.25% - 12.25% APR	\$1,000	\$75,000	Half-Time	Yes	No	mvcu.studentchoice.org 1.855-500-0357
Metro Credit Union*	Fixed: 4.99% - 9.24% APR Variable: 4.99% - 9.24% APR	\$1,000	\$75,000	All Enrollments	Yes	Yes	metrocu.studentchoice.org 1.844.658.4564
Nelnet Undergraduate Loan	Fixed: 4.49% -to 14.82 APR Variable: 5.96% -to 15.47% APR	\$1,000	\$125,000	All enrollments	No	Yes	NelnetStudentLoans.com 1.844.307.3451
NHHEAF Network -EDvestinU Loan	Fixed: 7.00% - 11.35% APR Variable: 7.96% - 11.71% APR	\$1,000	\$200,000	Half-Time	No	Yes	edvestinu.com 1.855.887.5430
PNC Bank Solution Loan	Fixed: 4.99% - 11.44% APR Variable: 5.34% - 11.79% APR	\$1,000	\$225,000	All Enrollments	No	Yes	www.pnconcampus.com 1.800.762.1001
Sallie Mae Smart Option Loan	Fixed: 4.50% - 14.83% APR Variable: 5.99% - 16.33% APR	\$1,000	None	All Enrollments	No	Yes	salliemae.com 1.877.279.7172
Sofi Private Loan for Undergraduate	Fixed: 4.24% - 13.55% APR Variable: 5.24% - 12.82% APR	\$1,000	None	Half-Time	No	Yes	sofi.com/private-student-loans/ 1.877.620.9869
UMass Five Credit Union Student Choice*	Fixed: 4.75% - 10.75% APR Variable: 4.50% - 10.50% APR	\$1,000	\$50,000	Half-Time	Yes	No	umassfive.studentchoice.org 1.866.266.3832
Union Federal Private Student Loan	Fixed: 3.65% - 12.46% APR Variable: 6.14% - 14.59% APR	\$1,000	\$180,000	All Enrollments	No	Yes	unionfederalstudentloans.com 1.866.513.8445

* Requires membership in Credit Union

The information on this list is subject to change. For more information visit the the lender website