243 Whitmore Administration Building 181 Presidents Drive, Amherst, MA 01003 finaid@finaid.umass.edu Phone: 413-545-0801 • Fax: 413-545-1700

2021-2022 Alternative Loans for :

- University Without Walls (UWW)
 Certificate Programs
 Non-Degree Students

Loan Program	Interest Rate Range No fees unless indicated	Minimum Loan Amount	Borrowing Limits	Minimum Enrollment	Satisfactory Academic Progress (SAP)	Payment of Prior Balance (Check with lender for requirements)	Application & Information
College Ave Undergraduate Loan	Fixed: 3.34%- 12.99% Variable: 1.04% - 11.98%	\$1,000	\$150,000	Half-Time & Certificate	Yes	Yes	<u>collegeavestudentloans.com</u> 1.844.422.7502
EDvestinU Loans (NHHELCO)	Fixed: 4.57%- 9.50% Variable: LIBOR+ 2.36% - 7.29%	\$1,000	\$200,000	Half-Time & Non-Degree	No	Yes	<u>edvestinu.com</u> 1.855.887.5430
KHEAA Advantage Loan	Fixed: 3.50%- 6.99%	\$1,000	\$150,000	All Enrollments & Certificate	No	Yes	advantageeducationloan.com 1.800.988.6333
Nelnet Undergraduate Loan	Fixed: 3.59%- 12.37% Variable: 1.20% - 11.72%	\$1,000	\$125,000	Half-Time Certificate	Yes	Yes	<u>nelnetStudentLoans.com</u> 1.844.307.3451
RISLA Student Loans	Fixed: 2.99%- 4.74%	\$1,500	\$175,000	All Enrollments & Non-Degree	No	No	<u>risla.com</u> 1.800.758.7562
Sallie Mae Smart Option Loan	Fixed: 4.50%- 13.63% Variable: SOFR + 1.25% -12.13%	\$1,000	None	All Enrollments & Non-Degree	No	Yes	<u>salliemae.com</u> 1.877.279.7172
Union Federal Private Student Loan	Fixed: 3.99%- 10.56% Variable: 1.02% -9.52%	\$1,000	\$180,000	Half-Time	No	Yes	<u>unionfederalstudentloans.com</u> 1.866.513.8445
The information is on this list is subject to change. For more information visit the the lender website.							