## 2015-16 Alternative Loans for Graduate Students

Private loan programs/lenders are listed in alphabetical order. Please review entire list for information. This information is subject to change. For more information visit us at umass.edu/umfa.

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| **Federal Direct Graduate PLUS Loan** | FIXED RATE: 6.84% 4.29% Origination Fee  
*Federal PLUS Loan interest rate and origination fees are subject to change.* | $100 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | YES | At least ½ time in a degree-program | NO | N/A | [Download and complete a Graduate PLUS Pre-Application form](https://umass.edu/umfa/forms/)  
[1-413-545-0801](tel:1-413-545-0801) |
| **Citizens Bank Student Loan** | Variable Rate: LIBOR + 2.50- 8.75%  
Fixed Rate: LIBOR +5.25 - 11.25% | $5,000 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | NO | At least ½ time in a degree-program | YES | $110,000 | citizensbank.com/studentloans  
[1-888-333-0169](tel:1-888-333-0169) |
| **College AVE Student Loan** | Variable Rate: LIBOR +1.50% - 10.50% | $2,000 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | YES | At least ½ time in a degree-program | NO | $150,000 | collegeavestudentloans.com  
[1-302-684-6067](tel:1-302-684-6067) |
| **Discover Student Loan** | Variable Rate: LIBOR+2.99% - 8.24%  
Fixed Rate: 5.99% - 10.99% | $1,000 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | YES | At least ½ time in a degree-program | NO | $150,000 | discoverstudentloans.com  
[1-800-798-3368](tel:1-800-798-3368) |
| **MEFA Loan for Graduate Education** | Fixed Rate: 6.29% 4%-7% origination fees | $1,500 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | YES | At least ½ time in a degree-program | YES | N/A | mefa.org  
[1-800-449-6332](tel:1-800-449-6332) |
| **PNC Bank Solution Loan** | Variable Rate: LIBOR + 3.30% - 10.25%  
Fixed Rate: 6.49% - 12.99% | $1,000 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | NO | At least ½ time in a degree-program | YES | $225,000 | pnccampus.com  
[1-800-762-1001](tel:1-800-762-1001) |
| **Sallie Mae Smart Option Student Loan** | Variable Rate: LIBOR + 2.00% - 7.25%  
Fixed Rate: 5.75% - 8.35% | $1,000 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | NO | Less than ½ time | YES | $200,000 | salliemae.com  
[1-877-279-7172](tel:1-877-279-7172) |
| **SunTrust Bank Custom Choice Loan** | Variable Rate: LIBOR + 2.99 - 8.99%  
Fixed Rate: 4.75%- 11.25% | $1,001 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | NO | At least ½ time in a degree-program | YES | $150,000 | suntrustededucation.com  
| **U-FI Graduate Loan** | Variable Rate: 3.01% - 7.38%  
Fixed Rate: 4.76% -11.26% | $1,000 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | YES | At least ½ time in a degree-program | YES | $125,000 | u-fi.com/studentloans  
[1-844-307-3451](tel:1-844-307-3451) |
| **Wells Fargo Graduate Loan** | Variable Rate: INDEX + 0.25% - 5.74%  
Fixed Rate: 6.74%-10.99% | $1,000 Cost of attendance minus financial aid | 6 months after graduation  
Up to 15 years | NO | Less than ½ time | YES | $120,000 | wellsfargo.com/student  
[1-877-451-0309](tel:1-877-451-0309) |