

# 2020-2021

## Alternative Loans for International Students

(Must Apply with qualified U.S. citizen or permanent resident co-signer\*)

University of  
Massachusetts  
Amherst BE REVOLUTIONARY

**Financial Aid Services**  
243 Whitmore Administration Building  
181 Presidents Drive, Amherst, MA 01003

Phone: 413-545-0801 Fax: 413-545-1700  
Email: [finaid@finaid.umass.edu](mailto:finaid@finaid.umass.edu)

Loan Program	Interest Rate Range and Fees No fees unless indicated	Minimum Loan Amount	Borrowing Limits	Minimum Enrollment Requirement	Maximum Repayment Length	Satisfactory Academic Progress (SAP) Requirement	Application & Information
<b>Citizens Bank Student Loan</b>	Fixed: 4.22%- 11.91% Variable: Libor + 1.10 % - 9.13%	\$1,000	\$150,000	Half-Time	No	Yes	<a href="http://citizensbank.com/studentloans">citizensbank.com/studentloans</a> <b>1.800.708.6684</b>
<b>College Ave Undergraduate Loan</b>	Fixed: 4.54%- 11.98% Variable: 2.84% - 10.97%	\$1,000	\$150,000	Half-Time	Yes	Yes	<a href="http://collegevestudentloans.com">collegevestudentloans.com</a> <b>1.844.422.7502</b>
<b>Discover Undergraduate Loan</b>	Fixed: 4.24%- 12.39% Variable: LIBOR + 1.24% - 10.99%	\$1,000	\$200,000	Half-Time	Yes	No	<a href="http://discoverStudentLoans.com">discoverStudentLoans.com</a> <b>1.877.239.8214</b>
<b>Sallie Mae Smart Option Loan</b>	Fixed: 5.00%- 12.88% Variable: LIBOR + 1.25% - 9.88%	\$1,000	None	All Enrollments	No	Yes	<a href="http://salliemae.com">salliemae.com</a> <b>1.877.279.7172</b>
<b>Nelnet Undergraduate Loan</b>	Fixed: 4.75%- 12.12% Variable: 2.75% - 11.96%	\$1,000	\$125,000	Half-Time	Yes	Yes	<a href="http://NelnetStudentLoans.com">NelnetStudentLoans.com</a> <b>1.844.307.3451</b>
<b>EDvestinU Loans (NHHELCO)</b>	Fixed: 4.57%- 9.50% Variable: LIBOR+ 2.36% - 7.29%	\$1,000	\$200,000	Half-Time	No	Yes	<a href="http://edvestinu.com">edvestinu.com</a> <b>1.855.887.5430</b>
<b>Sofi Private Loan for Undergraduate</b>	Fixed: 4.98%- 12.71% Variable: 2.30% -12.81%	\$5,000	None	Half-Time	Yes	Yes	<a href="http://sofi.com/private-student-loans/">sofi.com/private-student-loans/</a> <b>1.877.620.9869</b>

*\* Please check with the lender about their requirements before applying.  
The information on this list is subject to change. For more information visit lender website*

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