



University of  
Massachusetts  
Amherst

## 2023-2024 Alternative Loans for International Students

(Must Apply with qualified U.S Citizen or Permanent Resident Co-signer\*)

Lender/Loan Program	Interest Rate Range Rates can change at any time (No fees unless indicated)	Minimum Loan Amount	Borrowing Limits	Minimum Enrollment Requirement	Satisfactory Academic Progress (SAP) Requirement	Application & Information
<b>AAA Advantage Student Loan</b>	Fixed: 3.65% to 12.46% APR Variable: 5.74% to 14.24% APR	\$1,000	\$180,000	Half-Time	No	<a href="http://northeast.aaa.com/financial/student-lending/aaa-advantage-loans.html">northeast.aaa.com/financial/student-lending/aaa-advantage-loans.html</a> 1.800.233.0557
<b>Citizens Bank Student Loan</b>	Fixed: 4.43% - 12.72% APR Variable: 6.03% - 14.54% APR	\$1,000	\$150,000	Half-Time	No	<a href="http://citizensbank.com/studentloans">citizensbank.com/studentloans</a> 1.800.708.6684
<b>College Ave Undergraduate Loan</b>	Fixed: 4.44% - 15.32% APR Variable: 5.09% - 15.32% APR	\$1,000	\$150,000	Half-Time	Yes	<a href="http://collegeavestudentloans.com">collegeavestudentloans.com</a> 1.844.422.7502
<b>NHHEAF Network -EDvestinU Loans</b>	Fixed: 7.00% - 10.578% APR Variable: 7.79% - 10.74% APR	\$1,000	\$200,000	Half-Time	No	<a href="http://edvestinu.com">edvestinu.com</a> 1.855.887.5430
<b>Nelnet Undergraduate Loan</b>	Fixed: 4.49% -to 14.82 APR Variable: 5.96% -to 15.47% APR	\$1,000	\$125,000	Half-Time	Yes	<a href="http://nelnetStudentLoans.com">nelnetStudentLoans.com</a> 1.844.307.3451
<b>Sallie Mae Smart Option Loan</b>	Fixed: 4.50% - 14.83% APR Variable: 5.99% - 16.33% APR	\$1,000	None	All Enrollments	No	<a href="http://salliemae.com">salliemae.com</a> 1.877.279.7172
<b>Sofi Private Loan for Undergraduate</b>	Fixed: 4.24% - 13.55% APR Variable: 5.24% - 12.82% APR	\$5,000	None	Half-Time	Yes	<a href="http://sofi.com/private-student-loans">sofi.com/private-student-loans</a> 1.877.620.9869
<b>Union Federal Private Student Loan</b>	Fixed: 3.65% - 12.46% APR Variable: 6.14% - 14.59% APR	\$1,000	\$180,000	Half-Time	No	<a href="http://unionfederalstudentloans.com">unionfederalstudentloans.com</a> 1.866.513.8445

**\* 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.**