

# 2021-2022 Alternative Loans *for Undergraduate Students*

Loan Program	Interest Rate Range and Fees (No fees unless indicated)	Minimum Loan Amount	Minimum Enrollment in Degree Program	Satisfactory Academic Progress (SAP)	Borrowing Limits	Payment of Prior Balance (Check with lender for requirements)	Application & Information
AAA Advantage Student Loan	Fixed: 3.99%- 10.56% Variable: 1.02% -9.52%	\$1,000	Half-Time	No	\$180,000	Yes	<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
Citizens Bank Student Loan	Fixed: 4.24%- 12.40% Variable: Libor + 1.68 % - 11.98%	\$1,000	Half-Time	No	\$150,000	Yes	<a href="http://citizensbank.com/studentloans">citizensbank.com/studentloans</a> 1. 800.708.6684
College Ave Undergraduate Loan	Fixed: 3.34%- 12.99% Variable: 1.04% - 11.98%	\$1,000	Half-Time	Yes	\$150,000	Yes	<a href="http://collegeavestudentloans.com">collegeavestudentloans.com</a> 1.844.422.7502
Custom Choice Loan	Fixed: 3.99%- 10.56% Variable: 1.02% -9.52%	\$1,000	Half-Time	No	\$180,000	Yes	<a href="http://customchoice.com">customchoice.com</a> 1.800.233.0557
Digital Federal Credit Union*	Fixed: 6.00%- 10.25% Variable: 5.00% - 9.25%	\$1,000	Half-Time	Yes	\$75,000	No	<a href="http://dcu.studentchoice.org">dcu.studentchoice.org</a> 1-800.324.1589
Discover Undergraduate Loan	Fixed: 4.24%- 12.99% Variable: LIBOR + 1.24% - 11.99%	\$1,000	Half-Time	Yes	\$200,000	No	<a href="http://discoverStudentLoans.com">discoverStudentLoans.com</a> 1.877.239.8214
EDvestinU Loans (NHHELCO)	Fixed: 4.57%- 9.50% Variable: LIBOR+ 2.36% - 7.29%	\$1,000	Half-Time	No	\$200,000	Yes	<a href="http://edvestinu.com">edvestinu.com</a> 1.855.887.5430
KHEAA Advantage Loan	Fixed: 3.50%- 6.99%	\$1,000	All Enrollments	No	\$150,000	Yes	<a href="http://advantageeducationloan.com">advantageeducationloan.com</a> 1.800.988.6333
MEFA Student Deferred Loan	Fixed: 4.62-5.75%	\$1,500	Half-Time	Yes	None	Yes	<a href="http://mefa.org">mefa.org</a> 1.800.449.MEFA
Merrimack Valley Credit Union*	Variable or Fixed: 4.75% - 7.75%	\$1,000	Half-Time	Yes	\$75,000	No	<a href="http://mvcu.studentchoice.org">mvcu.studentchoice.org</a> 1.855-500-0357
Nelnet Undergraduate Loan	Fixed: 3.59%- 12.37% Variable: 1.20% - 11.72%	\$1,000	Half-Time	Yes	\$125,000	Yes	<a href="http://NelnetStudentLoans.com">NelnetStudentLoans.com</a> 1.844.307.3451
RISLA Student Loans	Fixed: 2.99%- 4.74%	\$1,500	All Enrollments	No	\$175,000	No	<a href="http://risla.com">risla.com</a> 1.800.758.7562
Sallie Mae Smart Option Loan	Fixed: 4.50%- 13.63% Variable: SOFR + 1.25% -12.13%	\$1,000	All Enrollments	No	None	Yes	<a href="http://salliemae.com">salliemae.com</a> 1.877.279.7172
Sofi Private Loan for Undergraduate	Fixed: 4.48%- 12.16% Variable: 2.09% -12.56%	\$5,000	Half-Time	Yes	None	Yes	<a href="http://sofi.com/private-student-loans/">sofi.com/private-student-loans/</a> 1.877.620.9869
UMassFive Student Choice Loan*	Fixed: 6.25%- 9.75% Variable: 5.50% -5.75%	\$1,000	Half-Time	Yes	\$50,000	No	<a href="http://umassfive.studentchoice.org">umassfive.studentchoice.org</a> 1.866.266.3832
Union Federal Private Student Loan	Fixed: 3.99%- 10.56% Variable: 1.02% -9.52%	\$1,000	Half-Time	No	\$180,000	Yes	<a href="http://unionfederalstudentloans.com">unionfederalstudentloans.com</a> 1.866.513.8445

\* Requires membership in Credit Union

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