

# 2023-2024 Alternative Loans for Undergraduate Students

Lender/Loan Program	Interest Rate Range and Fees Rates can change at any time (No fees unless indicated)	Minimum Loan Amount	Borrowing Limits	Minimum Enrollment in Degree Program Requirement	Satisfactory Academic Progress (SAP) Requirement	Payment of Prior Balance (Check with lender for eligibility and requirements)	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	All enrollments	No	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
<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	Yes	<a href="http://citizensbank.com/studentloans">citizensbank.com/studentloans</a> 1. 800.708.6684
<b>Cognition Financial -Custom Choice Loan</b>	Fixed: 3.65% - 12.46% APR Variable: 6.14% - 14.59% APR	\$1,000	\$180,000	All enrollments	No	Yes	<a href="http://customchoice.com">customchoice.com</a> 1.800.233.0557
<b>College Ave Undergraduate Loan</b>	Fixed: 4.44% - 15.32% APR Variable: 5.09% - 15.32% APR	\$1,000	\$150,000	All enrollments	Yes	Yes	<a href="http://collegeavestudentloans.com">collegeavestudentloans.com</a> 1.844.422.7502
<b>Digital Federal Credit Union*</b>	Fixed: 9.50% - 15.50% APR Variable: 7.50% - 13.50% APR	\$1,000	\$75,000	Half-Time	Yes	No	<a href="http://dcu.studentchoice.org">dcu.studentchoice.org</a> 1-800.324.1589
<b>MEFA Student Deferred Loan</b>	Fixed: 6.04% - 6.99% APR	\$1,500	None	Half-Time	Yes	Yes	<a href="http://mefa.org">mefa.org</a> 1.800.449.MEFA
<b>Merrimack Valley Credit Union*</b>	Variable: 9.25% - 12.25% APR	\$1,000	\$75,000	Half-Time	Yes	No	<a href="http://mvcu.studentchoice.org">mvcu.studentchoice.org</a> 1.855-500-0357
<b>Metro Credit Union*</b>	Fixed: 4.99% - 9.24% APR Variable: 4.99% - 9.24% APR	\$1,000	\$75,000	All Enrollments	Yes	Yes	<a href="http://metrocu.studentchoice.org">metrocu.studentchoice.org</a> 1.844.658.4564
<b>Nelnet Undergraduate Loan</b>	Fixed: 4.49% -to 14.82 APR Variable: 5.96% -to 15.47% APR	\$1,000	\$125,000	All enrollments	No	Yes	<a href="http://NelnetStudentLoans.com">NelnetStudentLoans.com</a> 1.844.307.3451
<b>NHHEAF Network -EDvestinU Loan</b>	Fixed: 7.00% - 11.35% APR Variable: 7.96% - 11.71% APR	\$1,000	\$200,000	Half-Time	No	Yes	<a href="http://edvestinu.com">edvestinu.com</a> 1.855.887.5430
<b>PNC Bank Solution Loan</b>	Fixed: 4.99% - 11.44% APR Variable: 5.34% - 11.79% APR	\$1,000	\$225,000	All Enrollments	No	Yes	<a href="http://www.pnconcampus.com">www.pnconcampus.com</a> 1.800.762.1001
<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	Yes	<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	\$1,000	None	Half-Time	No	Yes	<a href="http://sofi.com/private-student-loans/">sofi.com/private-student-loans/</a> 1.877.620.9869
<b>UMass Five Credit Union Student Choice*</b>	Fixed: 4.75% - 10.75% APR Variable: 4.50% - 10.50% APR	\$1,000	\$50,000	Half-Time	Yes	No	<a href="http://umassfive.studentchoice.org">umassfive.studentchoice.org</a> 1.866.266.3832
<b>Union Federal Private Student Loan</b>	Fixed: 3.65% – 12.46% APR Variable: 6.14% – 14.59% APR	\$1,000	\$180,000	All Enrollments	No	Yes	<a href="http://unionfederalstudentloans.com">unionfederalstudentloans.com</a> 1.866.513.8445

\* Requires membership in Credit Union

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