



# 2024-2025 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
AAA Advantage Student Loan	Fixed: 3.65% to 12.46% APR Variable: 5.74% to 14.24% APR	\$1,000	\$180,000	Half-Time	No	northeast.aaa.com/financial/student-lending/aaa-advantage-loans.html 1.800.233.0557
Citizens Student Loan	Fixed: 4.43% - 12.72% APR Variable: 6.03% - 14.54% APR	\$1,000	\$150,000	Half-Time	No	citizensbank.com/collegestudent 1. 800.708.6684
Cognition Financial Custom Choice	Fixed: 4.43% - 14.04% APR Variable: 5.38% - 15.56% APR	\$1,000	\$180,000	\$1,000	No	customchoice.com 1.800.233.0557
College Ave Undergraduate Loan	Fixed: 4.44% - 15.32% APR Variable: 5.09% - 15.32% APR	\$1,000	\$150,000	Half-Time	Yes	collegeavestudentloans.com 1.844.422.7502
Earnest Undergraduate Loan	Fixed: 4.49% - 13.95% APR Variable: 5.62% - 16.21% APR	\$1,000	\$250,000	Half-Time	No	earnest.com/student-loans 1.888.601.2801
Granite Edvance Student Loan	Fixed: 4.50% - 9.75% APR Variable: 7.38% - 11.13% APR	\$2,001	\$200,000	Half-Time	No	graniteedvance.org 1.855.887.5430
Nelnet Undergraduate Loan	Fixed: 4.49% -to 14.82 APR Variable: 5.96% -to 15.47% APR	\$1,000	\$125,000	Half-Time	Yes	nelnetStudentLoans.com 1.844.307.3451
Sallie Mae Smart Option Loan	Fixed: 4.50% - 14.83% APR Variable: 5.99% - 16.33% APR	\$1,000	None	All Enrollments	No	salliemae.com 1.877.279.7172
Sofi Private Student Loan	Fixed: 4.24% - 13.55% APR Variable: 5.24% - 12.82% APR	\$5,000	None	Half-Time	No	sofi.com/private-student-loans 1.877.620.9869

\* 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.