

2024-2025 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
AAA Advantage Student Loan	Fixed: 4.43% - 14.04% APR Variable: 5.38% - 15.56% APR	\$1,000	\$180,000	All enrollments	No	Yes	northeast.aaa.com/financial/student-lending/aaa-advantage-loans.html 1.800.233.0557
Citizens Student Loan	Fixed: 4.24% - 15.60% APR Variable 5.99% - 16.60% APR	\$1,000	\$150,000	Half-Time	No	Yes	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	Yes	customchoice.com 1.800.233.0557
College Ave Undergraduate Loan	Fixed: 4.07% - 15.48% APR Variable: 5.59% - 16.69% APR	\$1,000	\$150,000	All enrollments	Yes	Yes	collegeavestudentloans.com 1.844.422.7502
CU Digital Credit Union*	Fixed: 9.50% - 16.00% APR Variable: 7.75% - 14.00% APR	\$1,000	\$75,000	Half-Time	Yes	Yes	dcu.studentchoice.org 1-800.324.1589
Custom Choice Loan	Fixed: 4.43% - 14.04% APR Variable: 5.39% - 15.57% APR	\$1,000	\$180,000	All enrollments	No	Yes	www.customchoice.com 1-866.232.3889
Earnest Undergraduate Loan	Fixed: 4.49% - 13.95% APR Variable: 5.62% - 16.21% APR	\$1,000	\$250,000	Half-Time	No	Yes	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	Yes	graniteedvance.org 1.855.887.5430
Kentucky Advantage Education Loan	Fixed: 4.38% - 10.94% APR	\$1,000	\$250,000	All enrollments	No	Yes	Advantageeducationloan.com 1.800.988.6333
MEFA Private Student Loan	Fixed: 5.75% - 8.95% APR	\$1,500	None	Half-Time	Yes	Yes	mefa.org 1.800.449.MEFA
Metro Credit Union Student Choice*	Fixed: 4.99% - 9.24% APR Variable: 4.99% - 9.24% APR	\$1,000	\$75,000	All Enrollments	Yes	Yes	metrocu.studentchoice.org 1.844.658.4564
Nelnet Undergraduate Loan	Fixed: 4.24% - 15.47 APR Variable: 6.30% - 15.52% APR	\$1,000	\$180,000	All enrollments	No	Yes	www.nelnetbank.com 1.800.446.4190
PNC Bank Solution Loan	Fixed: 6.69% - 13.89% APR Variable: 8.44% - 15.52% APR	\$1,000	\$18,000	All Enrollments	No	Yes	www.pnconcampus.com 1.800.762.1001
Sallie Mae Smart Option Loan	Fixed: 4.50% - 15.49% APR Variable: 6.37% - 16.70% APR	\$1,000	None	All Enrollments	No	Yes	salliemae.com 1.855.756.5626
Sofi Private Student Loan	Fixed: 4.19% - 14.83% APR Variable: 5.74% - 15.86% APR	\$1,000	None	All Enrollments	No	Yes	sofi.com/private-student-loans/ 1.855.456.7634
UMass Five College Student Choice*	Fixed: 7.00% - 12.25% APR Variable: 5.74% - 15.86% APR	\$1,000	\$50,000	Half-Time	Yes	Yes	umassfive.studentchoice.org 1.866.266.3832

* Requires membership in Credit Union

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