

# 2019-20 Alternative Loans for

- ◎ Continuing & Professional Education
- ◎ Certificate Programs
- ◎ Non-Degree Students

Loan Program	Interest Rate Range No fees unless indicated	Minimum Loan Amount	Borrowing Limits	Minimum Enrollment Requirement	Maximum Repayment Length	Satisfactory Academic Progress (SAP) Requirement	Visit Lender's Website for Application & Information
AAA Advantage Loan	Fixed: 4.55%- 11.30% Variable: 4.25%- 11.79%	\$1,001	\$150,000	Half-Time Degree Program	15 Years	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> 1.866.513.1464
Citizens Bank Student Loan	Fixed: 5.25%- 13.49% Variable: 1M LIBOR + 1.97% - 9.94%	\$1,000	\$150,000	Half-Time Degree Program	15 Years	No	<a href="http://citizensbank.com/studentloans">citizensbank.com/studentloans</a> 1.800.708.6684
Digital FCU Student Choice Loan*	Variable: PRIME + 1.00% -6.25%	\$1,000	\$75,000	Half-Time Degree Program	25 years	Yes	<a href="http://dcu.studentchoice.org">dcu.studentchoice.org</a> 1.800.324.1589
Earnest Student Loan For Undergraduate	Fixed: 5.09%- 12.78% Variable: LIBOR + 1.48 - 8.93%	\$6,000	\$200,000	Full-Time Degree Program	15 years	No	<a href="http://earnest.com">earnest.com</a> 1.888.601.2801
Sallie Mae Smart Option Loan	Fixed: 5.50%- 12.88% Variable: LIBOR + 1.74% - 9.88%	\$1,000	None	All Enrollments	15 Years	No	<a href="http://salliemae.com">salliemae.com</a> 1.877.279.7172
Jeanne D'Arc CU Student Choice Loan*	Variable: PRIME + 3.00% -5.00%	\$1,000	\$75,000	Half-Time Degree Program	25 Years	Yes	<a href="http://jdcu.studentchoice.org">jdcu.studentchoice.org</a> 1.877.298.6188
Merrimack Valley CU Student Choice Loan*	Variable: PRIME + 1.24% -4.50%	\$1,000	\$75,000	Half-Time Degree Program	25 Years	Yes	<a href="http://mvcu.studentchoice.org">mvcu.studentchoice.org</a> 1.855.500.0357
Union Federal Private Student Loan	Fixed: 5.25%- 14.19% Variable: 4.25%- 13.49%	\$1,001	\$150,000	Half-Time Degree Program	15 Years	No	<a href="http://unionfederalstudentloans.com">unionfederalstudentloans.com</a> 1.866.513.8845
Thrivent CU Private Student Loan*	Fixed: 5.49%- 9.99% Variable: LIBOR + 2.00% - 9.00%	\$1,000	\$80,000	Half-Time Degree Program	15 Years	Yes	<a href="http://thriventcu.com/explore/pay-for-college">thriventcu.com/explore/pay-for-college</a> 1.866.540.3191
Sixup Private Education Loan	Fixed: 6.89%- 9.89% Variable: 7.26%-9.93%	\$2,500	\$60,000	Full-time Degree Program	10 Years	Yes	<a href="http://sixup.com/loans/">sixup.com/loans/</a> 1.800.669.9750
Wells Fargo Collegiate Loan	Fixed: 6.49%- 12.39% Variable: Index + 0.00% - 6.49%	\$1,000	\$120,000	All Enrollments	15 Years	No	<a href="http://wellsfargo.com/collegeready">wellsfargo.com/collegeready</a> 1.877.451.5039

\*Membership in Credit Union is required

The information is on this list is subject to change. For more information visit us at [umass.edu/umfa](http://umass.edu/umfa)