

2020-2021 Alternative Loans for

- ◆ University Without Walls (UWW)
- ◆ Certificate Programs
- ◆ Non-Degree Students

University of
Massachusetts
Amherst BE REVOLUTIONARY

Financial Aid Services
243 Whitmore Administration Building
181 Presidents Drive, Amherst, MA 01003

Phone: 413-545-0801 Fax: 413-545-1700
Email: finaid@finaid.umass.edu

Loan Program	Interest Rate Range No fees unless indicated	Minimum Loan Amount	Borrowing Limits	Minimum Enrollment Requirement	Satisfactory Academic Progress (SAP) Requirement	Payment of Prior Balance (Check with lender for eligibility and requirements)	Visit Lender's Website for Application & Information
College Ave Undergraduate Loan	Fixed: 4.54%- 11.98% Variable: 2.84% - 10.97%	\$1,000	\$150,000	Half-Time & Certificate	Yes	Yes	collegeavestudentloans.com 1.844.422.7502
KHEAA Advantage Loan	Fixed: 3.75%- 6.99%	\$1,000	\$150,000	All Enrollments & Certificate	No	Yes	advantageeducationloan.com 1.800.988.6333
Nelnet Undergraduate Loan	Fixed: 4.75%- 12.12% Variable: 2.75% - 11.96%	\$1,000	\$125,000	Half-Time Certificate	Yes	Yes	NelnetStudentLoans.com 1.844.307.3451
EDvestinU Loans (NHHELCO)	Fixed: 4.57%- 9.50% Variable: LIBOR+ 2.36% - 7.29%	\$1,000	\$200,000	Half-Time & Non-Degree	No	Yes	edvestinu.com 1.855.887.5430
RISLA Student Loans	Fixed: 3.64%- 5.64%	\$1,500	\$175,000	All Enrollments & Non-Degree	No	No	risla.com 1.800.758.7562
Sallie Mae Smart Option Loan	Fixed: 5.00%- 12.88% Variable: LIBOR + 1.25% - 9.88%	\$1,000	None	All Enrollments & Non-Degree	No	Yes	salliemae.com 1.877.279.7172

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

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