

2019-20 Alternative Loans for International Students (Must Apply with qualified U.S citizen or permanent resident co-signer)

Loan Program	Interest Rate Range and Fees No fees unless indicated	Minimum Loan Amount	Borrowing Limits	Minimum Enrollment Requirement	Maximum Repayment Length	Satisfactory Academic Progress (SAP) Requirement	Application & Information
Citizens Bank Student Loan	Fixed: 5.25%- 13.49% Variable: 1M LIBOR + 1.97% - 9.94%	\$1,000	\$150,000	Half-Time in Degree Program	15 Years	No	citizensbank.com/studentloans 1.800.708.6684
Discover Undergraduate Loan	Fixed: 5.99% APR- 13.49% APR Variable: 3M LIBOR + 1.62% - 9.62%	\$1,000	\$200,000	Half-Time in Degree Program	15 Years	Yes	discoverStudentLoans.com 1.877.239.8214
Sallie Mae Smart Option Loan	Fixed: 5.75%- 12.88% Variable: LIBOR + 2.00% - 9.88%	\$1,000	None	All Enrollments	15 Years	No	salliemae.com 1.877.279.7172
The Ascent Loan	Fixed: 5.21%- 14.28% Variable: 1M LIBOR+ 2.00% - 12.50%	\$2,000	\$200,000	Half-Time	15 Years	No	ascentstudentloans.com 1.877.216.0876
EDvestinU	Fixed: 5.00%- 10.25% Variable: 1M LIBOR+ 2.50% - 9.00%	\$1,000	\$200,000	Half-Time	20 Years	No	edvestinu.com 1.855.887.5430
Wells Fargo Collegiate Loan	Fixed: 6.49%- 12.39% Variable: Index + 0.00% - 6.49%	\$1,000	\$120,000	All Enrollments	15 Years	No	wellsfargo.com/collegeready 1.877.451.5039
AAA Advantage Loan	Fixed: 5.25%- 12.49% Variable: 4.25%- 11.79%	\$1,001	\$150,000	Half-Time Degree Program	15 Years	No	northeast.aaa.com/financial/student-lending/aaa-advantage-loans.html 1.866.513.1464
U-fi Undergraduate Loan Program	Fixed: 5.40%- 11.09% Variable: 4.48% -11.34%	\$1,000	\$125,000	Half-Time in Degree Program	15 Years	Yes	U-fi.com 1.844.307.3451
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	unionfederalstudentloans.com 1.866.513.8845

The information is on this list is subject to change. For more information visit us at umass.edu/umfa