

2020-2021

Alternative Loans for International Students

(Must Apply with qualified U.S. citizen or permanent resident co-signer*)

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 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: 4.22%- 11.91% Variable: Libor + 1.10 % - 9.13%	\$1,000	\$150,000	Half-Time	No	Yes	citizensbank.com/studentloans 1.800.708.6684
College Ave Undergraduate Loan	Fixed: 4.54%- 11.98% Variable: 2.84% - 10.97%	\$1,000	\$150,000	Half-Time	Yes	Yes	collegevestudentloans.com 1.844.422.7502
Discover Undergraduate Loan	Fixed: 4.24%- 12.39% Variable: LIBOR + 1.24% - 10.99%	\$1,000	\$200,000	Half-Time	Yes	No	discoverStudentLoans.com 1.877.239.8214
Sallie Mae Smart Option Loan	Fixed: 5.00%- 12.88% Variable: LIBOR + 1.25% - 9.88%	\$1,000	None	All Enrollments	No	Yes	salliemae.com 1.877.279.7172
Nelnet Undergraduate Loan	Fixed: 4.75%- 12.12% Variable: 2.75% - 11.96%	\$1,000	\$125,000	Half-Time	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	No	Yes	edvestinu.com 1.855.887.5430
Sofi Private Loan for Undergraduate	Fixed: 4.98%- 12.71% Variable: 2.30% -12.81%	\$5,000	None	Half-Time	Yes	Yes	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*

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