

Lender	Eligibility	Min-Max Loan Amount	Variable Interest APR	Fixed Interest APR	Cosigner Requirements	Repayment Options	Borrower Benefits	Which States Qualify?	Other Notes
Bank of North Dakota	ND residents, or students at ND colleges; U.S. Citizen; attend eligible school/program more than half-time and be making satisfactory academic progress; file the FAFSA; strong 3-year credit history with FICO ≥ 700; no student loans in default	\$500-\$50K Cost of attendance cap too	2.82%	4.78%	-Not req'd for creditworthy applicants -Cosigner release after 24 consecutive, on-time payments, borrower must submit release form	-10, 25 yr terms (25-yr only for loans >\$30K), minimum payment is \$50/month -Deferred repayment, loan forgiveness, and consolidation may be available -Graduated option available -Death and disability discharge -Economic hardship forbearance	-0.25% interest rate reduction for ACH	ND resident, or students at ND college	DEAL Student Loan; no origination fee; enter repayment once no longer enrolled at least half-time; 6-month grace period
Citizens Bank	-Strong credit history -Income ≥ \$12K -At least half-time student	\$1,000-\$90K -\$110K cap for graduate -\$130K cap for JD/MBA -\$180K cap for MD/DO	Undergraduate loans: 4.19% - 11.14%; Graduate loans: 4.19% - 10.79%	Undergraduate loans: 6.29% - 11.9%; Graduate loans: 6.19% - 11.45%	-Not req'd for creditworthy applicants -Cosigner release after 36 consecutive, on-time payments	-5, 10, 15 yr terms -Immediate, interest-only, deferred options -Death and disability discharge	-0.25% interest rate reduction for ACH -0.25% interest rate reduction for Citizens Bank customers	National	no application or origination fees, 6-month grace period
CommonBond - Loan for Undergraduate and Graduate Students	For students enrolled at least half-time at a title IV eligible, non-profit college and not enrolled in one of the MBA programs in the network (see below).	Up to 100% of school's cost of attendance less financial aid to a maximum of \$110K	Undergraduates 3.33 - 8.80%, Graduate/Professional 3.33 - 9.21%	Undergraduates 5.63 - 9.46%, Graduate/Professional 5.74 - 9.92%	- required of all applicants -Cosigner income ≥ \$80K -Cosigner release after 24 consecutive, on-time payments	-10, 15 yr term -Immediate, interest-only, deferred options -Economic hardship forbearance available -Without cosigner, death and disability discharge (w/ cosigner, balance gets transferred to them)	-0.25% interest rate reduction for ACH	National	2% origination fee, 6-month grace period
CommonBond MBA Student Loans	Must be a U.S. Citizen or permanent resident enrolled at least half-time in a member MBA program.	Up to 100% of school's cost of attendance less financial aid to a maximum of \$110K	4.86 - 5.00%	5.99 - 6.46%	-Not req'd for creditworthy applicants -Cosigner income ≥ \$80K -Cosigner release after 24 consecutive, on-time payments	-10, 15 yr term -Immediate, interest-only, deferred options -Economic hardship forbearance available -Without cosigner, death and disability discharge (w/ cosigner, balance gets transferred to them)	-0.25% interest rate reduction for ACH	National	2% origination fee, 6-month grace period
Darlen Rowayton Bank	-Full-time MBA students who are U.S. citizens or permanent residents only @ eligible school -Creditworthy candidate -FICO ≥ 680	\$5,000 min \$125K annual max \$250K cumulative max	5.24-5.47%	6.24-6.66%	-Not req'd for creditworthy applicants -Cosigner release after 12 consecutive, on-time payments	-10, 15, 20 yr terms (20-year only available with variable rate) -Deferred option (6 month grace period), economic hardship forbearance available -Hybrid rates available upon request -Full death discharge -Case by case disability discharge	-0.25% interest rate reduction for ACH -0.25% interest rate reduction available post-graduation, with a \$100K-salary job	National	No fees, variable rates capped at 9-10%

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EDvestinU	U.S. citizen and permanent resident undergraduate and graduate students, international students eligible with a creditworthy U.S. citizen or permanent resident cosigner, be enrolled at least half-time at a U.S.-based, Title IV, degree-granting post-secondary college or university, FICO ≥ 750 (675 with co-signer), income >\$20K	\$1,000-\$200,000	3.246-9.240%	4.516-9.260%	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 24 consecutive, on-time payments	-10 yr term -Immediate, interest-only, deferred options -Death discharge -Economic hardship deferment available	-0.50% interest rate reduction for ACH	National	no fees
iHelp	-3 years of positive credit history -No defaults/foreclosures in last 7 yrs -No open collections in last 2 yrs) -Income ≥ \$24K -At least half-time student	-Min: \$1,000 (borrower attends a school in Georgia, \$3,000) -Undergrad max: \$100K -Graduate max: \$150K	3.77-9.20%	N/A	-Not req'd for creditworthy applicants w/ required income, required debt service ratio of 45% -Cosigner release after 24 consecutive, on-time payments	-Repayment terms? 20 yr max -Immediate, interest-only, deferred options -24-month, interest-only option available in repayment -Graduated option in repayment available -Death discharge, deferment and forbearance available	-3% interest rate deduction after 24 on-time payments	National	Interest doesn't capitalize while in school, 6-month grace period (if one chooses to defer payments)
LendKey	-36 months of credit -Income ≥ \$15K -At least half-time student	\$2,000-\$120K \$160K cap for graduate	3.09-7.80%	N/A	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 12/24 consecutive, on-time payments	-10 yr term -Req'd interest-only payments (or \$25 monthly payments) from start until full repayment period begins (after 6-month grace period)	-0.25% interest rate reduction for ACH -1% interest rate reduction, after entering full repayment and repaying 10% of principal	National	-2.99% interest rate floor -LendKey simply connects you with a credit union, so everything depends on the terms of the specific one you pick
MEFA	-MA residents, or students at MA colleges -FICO ≥ 670 -Income ≥ \$2,021	-\$1,500 min for public schools -\$2,000 min for private schools -Cost of attendance max	N/A	5.81-7.64%	-Not req'd for creditworthy applicants -Cosigner release after 48 consecutive, on-time payments	-10 (only for immediate), 15 yr terms -Immediate, Interest Only, Deferred options	-No death or disability discharge	MA residents or students at MA colleges	4% origination fee with co-borrower
RISLA	-RI residents, or students at RI colleges -Credit check and income ≥ \$40K	\$1,500-\$40,000	N/A	4.49-6.42%	- Not req'd for creditworthy applicants w/ required income -Cosigner release after 24 consecutive, on-time payments	-10 yr immediate, 15 yr deferred -25 yr IBR, after which remaining balance forgiven (monthly payments ≤ 15% of discretionary income) -Death discharge	-0.25% interest rate reduction for ACH -Loan forgiveness for interns and RI nurses	RI residents or students at RI colleges	

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Sallie Mae - Career Training	-US Citizen or permanent resident -Strong credit history -Enrolled in school full-time, half-time, or less than half-time	\$1,000 min Cost of attendance max	5.50-12.62%	N/A	-Not req'd for creditworthy applicants -Non-citizens must apply with a cosigner -Cosigner release after 12 consecutive, on-time payments	-Interest-Only, and Fixed Repayment (\$25 payments during school) options -5-15 yr terms, death and disability discharge	-0.25% interest rate reduction for ACH -1% interest rate reduction if you choose interest-only repayment	National	For students in non-degree-granting programs
Sallie Mae - Graduate	-US Citizen or permanent resident -Strong credit history -Enrolled in school full-time, half-time, or less than half-time	\$1,000 min Cost of attendance max	3.25-8.21%	5.74%-8.56%	-Not req'd for creditworthy applicants -Non-citizens must apply with a cosigner -Cosigner release after 12 consecutive, on-time payments	-Deferred, Interest-Only, and Fixed Repayment (\$25 payments during school) options -5-15 yr terms -Graduated repayment option (for 12 months) available	-0.25% interest rate reduction for ACH -0.50% interest rate reduction if you choose interest-only repayment	National	Also offers medical residency and relocation loans, as well as Bar exam loans
Sallie Mae - Undergrad	-US Citizen or permanent resident -Strong credit history -Enrolled in school full-time, half-time, or less than half-time	\$1,000 min Cost of attendance max	3.25-10.22%	5.74-11.85%	-Not req'd for creditworthy applicants -Non-citizens must apply with a cosigner -Cosigner release after 12 consecutive, on-time payments	-Deferred, Interest-Only, and Fixed Repayment (\$25 payments during school) options -Graduated repayment option (for 12 months) available -5-15 yr terms	-0.25% interest rate reduction for ACH -1% interest rate reduction if you choose interest-only repayment	National	
U Fi	-Strong credit history -FICO ≈ 740 -Income ≥ \$12K -Legal resident of US (except Vermont) -At least half-time student	\$1000 - cost of attendance minus other aid	3.87-10.12%	6.24-12.49%	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 24 consecutive, on-time payments	15 year standard repayment term -Immediate, Interest only, Deferred options -Death and permanent disability discharge	-0.25% interest rate reduction for ACH -1% cash back for good grades	National except Vermont	represents multiple lenders offering slightly different terms - see individual lender to compare
Wells Fargo - Collegiate	-Positive credit history -Acceptable debt-to-income ratio -At least half-time student	\$1,000-\$120K	3.87-9.88%	5.94-11.26%	- Not req'd for creditworthy applicants -Cosigner release after 24 consecutive, on-time payments (or 48 payments, if first payment is not made on time)	-15 yr term -7 yr deferment -6 month grace period -Economic hardship forbearance available -Death and disability discharge	-0.25% interest rate reduction for ACH -0.25% interest rate reduction for Wells Fargo customers	National	
Wells Fargo - Graduate	-Positive credit history -At least half-time student	-\$1,000-\$120K -\$180K cap for JD/MBA	4.91-10.38%	6.84-11.67%		-15 yr term -5 yr deferment -6 month grace period -Economic hardship forbearance available -Death and disability discharge	-0.25% interest rate reduction for ACH -0.25% interest rate reduction for Wells Fargo customers	National	-Wells Fargo also offers the Bar Exam loan for costs of the bar exam registration, prep material, and living expenses

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Wells Fargo - Health Professionals	-Positive credit history -Enrolled in medical school for specific qualifying programs	-\$1,000-\$120K any other programs -\$180K cap for nursing, occupational therapy, optometry, pharmacy, physical therapy, PA, podiatry, vet -\$250K cap for MD/DO	4.36-8.89%	6.66-10.18%		-15, 20 yr terms -5-7 yr deferment -6-36 month grace period -Economic hardship forbearance available -Death and disability discharge	-0.25% interest rate reduction for ACH -0.25% interest rate reduction for Wells Fargo customers	National	-Wells Fargo also offers the MedCAP-XTRA loan for borrowing after school (e.g. residency, medical boards, relocation)