

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 - Deal Consolidation Loan	-non-ND resident with a DEAL Student Loan -All loans in grace/repayment -No loans delinquent/in default -DEAL loans and private loans	No limits	4.83%	6.48%	-Not req'd for creditworthy applicants -Cosigner release after 48 consecutive, on-time payments	-10 yr terms -Immediate repayment -Death and disability discharge -Economic hardship forbearance	-0.25% interest rate reduction for ACH	non-ND residents with DEAL student loans	No federal loans Loan fee: 3.75%
Bank of North Dakota - Deal One Loan	-ND residents -All loans in grace/repayment -No loans delinquent/in default -Federal, DEAL, private loans	No limit	3.83%	5.48%	-Not req'd for creditworthy applicants -Cosigner release after 48 consecutive, on-time payments	-10 yr terms -Immediate repayment -Death and disability discharge -Economic hardship forbearance	-0.25% interest rate reduction for ACH	ND residents	Including PLUS loans
CHESLA	CT resident or be refinancing a CHESLA loan Loans must be in repayment and good standing DTI of less than 43% Any federal loan, CHESLA or private loan	\$5K - \$100K	n/a	4.75-6.8%	Not req'd for creditworthy applicants	5, 10 and 15 year terms available Immediate repayment Hardship forbearance available	-0.25% interest rate reduction for ACH -0.25% interest rate reduction for cosigner with FICO greater than 675	CT residents or those with CHESLA loans only	No fees
Citizens Bank	-Loans must be in repayment (holders of a graduate degree can be in their grace period) -Borrowers with a BA or below have a minimum payment requirement -No federal loans on income driven repayment -Income ≥ \$24K	\$10K-\$90K -\$225K cap for MA/MS/PhD/MBA -\$300K cap for professional degrees (MD/DO/JD)	2.79-8.39%	3.75-8.69%	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 36 payments	-5, 10, 15, 20 yr terms -Immediate repayment -Death and permanent disability discharge	-0.25% interest rate reduction for ACH -0.25% interest rate reduction for Citizens Bank customers	National	Parent PLUS loans are eligible. Interest rates vary greatly depending on degree level and other factors
CommonBond	Positive credit history FICO 660 minimum Graduated with a BA at least C5US Citizen, Permanent Resident, or Visa holder	\$5,000-\$500K	2.69-7.21%	3.2-7.25%	Not req'd for creditworthy applicants, but can help lower interest rate Cosigner release after 36 on time payments	-5, 7, 10, 15, 20 yr terms -10yr hybrid loan	0.25% Interest rate reduction for ACH Economic hardship forbearance available for up to 2 years, up to 32 months of deferment if returning to school or during grace period. Death and disability discharge	All states except MS, NV and VT	One for One model – for every loan funded, they fund the education for a child in need in Ghana. No fees Can refi parent plus loans (even if they're under your
Darlen Rowayton Bank (Now Laurel Road)	-Positive credit history -Income ≥ \$50K -Must have graduated	\$5,000 min If financing more than \$300K in debt, will be refinanced into two loans	2.95-6.37%	3.5-7.02%	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 12 consecutive, on-time payments	-5, 7, 10, 15, 20 yr terms -Immediate repayment -Grace/in-school deferment matching -Forbearance available -Death and disability discharge	-0.25% interest rate reduction for ACH -\$200 referral bonus	National	-Variable interest rates capped at 9-10% -Can refinance Parent PLUS loans (even if they're under your parents name)

Lender	Eligibility	Min-Max Loan Amount	Variable Interest APR	Fixed Interest APR	Cosigner Requirements	Repayment Options	Borrower Benefits	Which States Qualify?	Other Notes
Earnest	-Positive payment history with no bankruptcy or collection accounts -Credit score of at least 600 -Completed degree (or will be completed this semester) -Some Sallie Mae or Navient loans may not be eligible due to recent acquisition	\$5,000-\$500K	Not listed	Not listed	-Cosigner only offered in borderline cases -Cosigner release after 36 months of consecutive, on-time payments	-Repayment terms between 5 and 20 yrs -Immediate repayment -Grace period matching, up to 9 months -Death and disability discharge available	-0.25% interest rate reduction for ACH	Residents of all states and the District of Columbia with the exception of residents of AL, DE, KY, NV and RI.	Residents of AK, IL, MN, NH, OH, TN and TX may only receive fixed rate loans
EDvestinU	-Established credit history, FICO ≥ 700 -With loans below \$100K, income ≥ \$30K -With loans above \$100K, income ≥ \$50K -No education loan defaults -No bankruptcy filings in last 10 years, no other open open balances in last 7 years	\$7,500-\$200K	4.2-7.8%	4.29-7.89%	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 36 payments	-5,10,15, 20 yr term -Immediate repayment -Death discharge -Economic hardship deferment available	-0.25% interest rate reduction for ACH	National	NHHELCO: EDvestinU's financing organization
First Republic	-Credit score ≥ 750 -Minimum of 24 months employed in industry -Must live near a First Republic bank	\$60K-\$300K	Not listed	Not listed	Cosigner option available Cosigner release unclear	-5, 7, 10, 15 yr terms -Immediate repayment	If loan is fully repaid in 48 months, you can get an interest rebate of up to 2% of the principal	Must be able to visit a FR location. https://www.firstrepublic.com/locations	-Must have a First Republic checking account -Without this, interest rates rise 2% -Additional .5% discount for maintaining minimum balance in FR bank account
iHelp Now Reunion Student Loan Finance Corporation	Product availability limited to certain schools in certain states	10K-250K	4.79%-9.67%	4.5-8.8%	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 24 payments	-10, 15-year terms (fixed rates only) -20-year term (variable rate only) -Immediate, interest-only for 24 months, and graduated payment options -Forbearance available		Limited schools in MA, VA, MD, NY, PA and WV	
LendKey	Lendkey connects to credit unions offering refinance so eligibility varies by credit union	\$7,500-\$125K \$175K cap for graduate degree	Not listed	Not listed	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 12/24 on-time payments	-5, 10, 15, 20 yr terms -Immediate repayment -Level and graduated options available on 15 and 20 yr terms -Forbearance available	-0.25% interest rate reduction for ACH	National	-LendKey simply connects you with a credit union, so everything depends on the terms of the specific one you pick

Lender	Eligibility	Min-Max Loan Amount	Variable Interest APR	Fixed Interest APR	Cosigner Requirements	Repayment Options	Borrower Benefits	Which States Qualify?	Other Notes
MEFA	-Established credit history -FICO ≥ 670 -Income ≥ \$2,042 -No history of default of education loans -No bankruptcy/foreclosure in last 5 yrs -Loans must be in repayment for at least 12 months -Cannot be in grace period, deferement, or forbearance during refinance app	\$10,000 min -no max	4.55-7.65%	4.45-6.95%	-Not req'd for creditworthy applicants w/ required income -No cosigner release option	-10 or 15 yr term -Immediate repayment		National	
Purefy	-Strong credit -Minimum of 2 yrs employment -Income ≥ \$42K (or \$25K with a cosigner) -Credit Score ≥ 700 (or 670 with a cosigner) -Graduated	\$20K-\$350K MD, DO, DDS can borrow more, need to contact Purefy directly	Not listed	Not listed	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 12 consecutive, on-time payments	-5, 8, 12 yr terms (12 yr only available for fixed rate) -Immediate repayment	-0.25% interest rate reduction for ACH -Additional 0.25% interest rate reduction for ACH from Purefy account	National	#NAME?
RISLA	-Established credit history -FICO ≥ 680 -All loans must be in repayment -Income ≥ \$40K	\$7,500-\$250,000 Max limits based on level of degree earned	N/A	3.74-7.81%	- Not req'd for creditworthy applicants w/ required income -No cosigner release	-5, 10, 15 yr terms -Immediate repayment	-0.25% interest rate reduction for ACH	National	-No death or disability discharge
SoFi	-Credit history -Employed or with an offer to start within 90 days -Graduated	\$5K-no max	Not listed	Not listed	-Not req'd for creditworthy applicants -No cosigner release, but can refinance again later without a cosigner on the application	-5, 7, 10, 15, 20 yr terms -Immediate repayment -Unemployment forbearance available -Death and disability discharge available without cosigner	-0.25% interest rate reduction for ACH	National except medical graduates in MS and MT not eligible Loan minimums and other terms vary by some states	
Wells Fargo	-Positive credit history -Acceptable debt-to-income ratio -Meet employment criteria	\$5,000-\$120,000 \$250K lifetime limit	5.24-9.99%	5.24-9.99%	- Not req'd for creditworthy applicants -Cosigner release after 24 on-time payments (or 48 payments, if first payment is not made on time)	-15, 20 yr terms -Immediate repayment -Death and disability discharge	-0.25% interest rate reduction for ACH -0.25% interest rate reduction for Wells Fargo customers	National	-No federal loans, only private