

| 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 -Strong, 3-yr, credit history -FICO ≥ 700 -All loans in grace/repayment -No loans delinquent/in default -DEAL loans and private loans | No limits | 3.82% | 6.59% | -Not req'd for creditworthy applicants -Cosigner release after 48 consecutive, on-time payments, must be requested by borrower | -10 yr terms -Immediate repayment -Death and disability discharge -Economic hardship forbearance | -0.25% interest rate reduction for ACH, select own monthly payment date | non-ND residents with DEAL student loans | No federal loans Loan fee: 3.75% |
| Bank of North Dakota - Deal One Loan | -ND residents (have resided in ND for 6 months prior to application) that are U.S. citizens -Strong, 3-yr, credit history -FICO ≥ 700 -All loans in grace/repayment -No loans delinquent/in default -Federal (including PLUS), DEAL, private loans | No limits | 2.82% | 4.78% | -Not req'd for creditworthy applicants -Cosigner release after 48 consecutive, on-time payments, must be requested by borrower | -10 yr terms -Immediate repayment -Death and disability discharge -Economic hardship forbearance | -0.25% interest rate reduction for ACH, select own monthly payment date | ND residents | No loan fee |
| Citizens Bank | Loans must be in repayment (holders of a graduate degree can be in their grace period) and total at least \$10,000, borrowers must have a valid Social Security Number to apply, 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 JD and \$350K for MD/DO | Undergrad 3.64-7.74%, Grad/Professional 3.39 - 7.59% | Undergrad 5.44-7.96%, Grad/Professional 4.49 - 7.91% | -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 | No origination or disbursement fees, Parent PLUS loans are eligible |
| CommonBond | -Positive credit history -Debt-to-income ≤ 20-30% -Income ≥ \$60K -Graduated with a BA at least, 24 months ago or more, and is U.S. Citizen or permanent resident | \$5,000-\$500K | 2.82 - 6.99 | 3.60-7.37% | No cosigner option | -5, 7, 10, 15, 20 yr terms -10yr hybrid loan -Economic hardship forbearance available and deferments during grace and if return to school -Death and disability discharge | -0.25% interest rate reduction for ACH -\$200 referral bonus | National | No fees, can refinance Parent PLUS loans (even if they're under your parents name) |
| Darlen Rowayton Bank | -Positive credit history -Income ≥ \$50K -Must have graduated and be a U.S. citizen or permanent resident | \$5,000 min, no max | 2.99-6.42% | 3.95-6.99% | -Not req'd for creditworthy applicants w/ required income -Cosigner release after 36 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 | No fees, variable interest rates capped at 9-10%, can refinance Parent PLUS loans (even if they're under your parents name) |
| Earnest | -Positive payment history -Income that supports loan + living expenses (good DTI) -Completed degree (or will be completed this semester) -Employed or have a written job offer | \$5,000-\$500K | 2.13%-5.60% | 3.50%-7.30% | -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: AK, AR, AZ, CA, CO, CT, FL, GA, HI, IL*, IN, KS, MA, MD, ME, MI*, MN*, MO, NC, NE, NH, NJ, NM, NY, OH*, OK, OR*, PA, SC, TN*, TX, UT, VA, WA, Washington D.C., WI, WV, and WY | Any states with an * are only eligible for fixed rate |

| Lender | Eligibility | Min-Max Loan Amount | Variable Interest APR | Fixed Interest APR | Cosigner Requirements | Repayment Options | Borrower Benefits | Which States Qualify? | Other Notes |
|--------------------------------|--|--|-----------------------|--------------------|---|---|---|---|---|
| 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 balances in last 7 years | \$7,500-\$200K | 3.170-6.770% | 3.940-7.540% | -Not req'd for creditworthy applicants w/ required income -Cosigner release after 36 payments | -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 | \$40K-\$300K | 1.85-3.20% | 1.95-2.95% | Cosigner option available release??? | -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 office in: San Francisco, Palo Alto, Los Angeles, Santa Barbara, Newport Beach, San Diego, Portland (Oregon), Boston, Palm Beach (Florida), Greenwich, or NYC | -Must have a First Republic checking account -Without this, interest rates rise 5% |
| iHelp | -2 years of positive credit -No education loan defaults -Income ≥ \$24K for the last two years -Debt-to-income ≤ 45% -No bankruptcies, foreclosures, repossessions in last 5 years | -Min: \$10,000 -Undergrad max: \$150K -Graduate max: \$250K | 3.21-9.12% | 4.65-8.84% | -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 -Death discharge | | National | |
| LendKey | -36 months of good credit, FICO ≥ 680 -Income ≥ \$24K | \$7,500-\$125K \$250K cap for graduate degree, \$300K for MD, DO, DVM | 2.58 - 6.32% | 3.15-7.26% | -Not req'd for creditworthy applicants w/ required income -Cosigner release after 12/24 on-time payments | -5, 7, 10, 15, 20 yr terms -Immediate repayment -Level and graduated options available on 15 and 20 yr terms -Forbearance and discharge due to death available | -0.25% interest rate reduction for ACH | National | No fees, LendKey simply connects you with a credit union, so everything depends on the terms of the specific one you pick |
| 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, deferment, or forbearance during refinance app | \$10,000 min -no max | 4.07-7.38% | 4.95-6.95% | -Not req'd for creditworthy applicants w/ required income -No cosigner release option | -15 yr term -Immediate repayment | | National | no fees |

| Lender | Eligibility | Min-Max Loan Amount | Variable Interest APR | Fixed Interest APR | Cosigner Requirements | Repayment Options | Borrower Benefits | Which States Qualify? | Other Notes |
|-----------------------------|--|---|-----------------------|--------------------|---|---|---|------------------------|---|
| Purefy | -Strong credit -Minimum of 2 yrs employment -Income ≥ \$42K (or \$25K with a cosigner) -Credit Score ≥ 700 (or 670 with a cosigner) -Not enrolled | \$7500-\$150K JD, MD, DO, DDS, DVM up to \$300K, Grad and MBA up to \$225K | 3.00-5.20% | 3.95-6.75% | -Not req'd for creditworthy applicants w/ required income | -5, 8, 12 yr terms (12 yr only available for fixed rate) -Immediate repayment, economic hardship forbearance available | -0.25% interest rate reduction for ACH -Additional 0.25% interest rate reduction for ACH from Purefy account | National | No fees, can refinance Parent PLUS loans (even if they're under your parents name), spouses may consolidate loans |
| RISLA | -Established credit history -FICO ≥ 680 -All loans must be in repayment -Income ≥ \$40K | \$7,500-\$250,000 | N/A | 3.49-7.64% | - 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, good or excellent credit score -Employed or with an offer to start within 90 days -Graduated - Rehabilitated defaulted federal and delinquent loans cannot be included | \$5K-no max | 2.79-6.74% | 3.35-6.74% | -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 Nevada | Can include parent's plus loan borrowed for the benefit of the refi applicant, no fees |
| Wells Fargo | -Positive credit history -Acceptable debt-to-income ratio -Meet employment criteria | \$5,000-\$120,000 | 4.24-8.99% | 5.24-9.49% | - 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 |