

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 -At least half-time student -Strong, 3-yr, credit history -FICO ≥ 700	\$500-\$50K Cost of attendance cap too	2.15%	4.33%	-Not req'd for creditworthy applicants -Cosigner release after 24 consecutive, on-time payments	-10, 25 yr terms (25-yr only for loans >\$30K) -Deferred repayment -Graduated option available -Death and disability discharge -Economic hardship forbearance	-0.25% interest rate reduction for ACH	ND resident, or students at ND college	
Citizens Bank	-Strong credit history -Income ≥ \$12K -At least half-time student	\$1,000-\$90K -\$110K cap for graduate -\$130K cap for JD/MBA -\$170K cap for MD/DO	2.45-9.45%	5.25-11.75%	-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	
CommonBond	-Full-time MBA students only @ eligible school -Creditworthy candidate	\$2,000-\$110K/year -Cost of attendance cap also, may be lower than \$110K/yr	N/A	6.23-6.72%	-Not req'd for creditworthy applicants -Cosigner income ≥ \$80K -Cosigner release after 36 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 tranfered to them)	-0.25% interest rate reduction for ACH	National	2% origination fee
Darlen Rowayton Bank	-Full-time MBA students only @ eligible school -Creditworthy candidate -FICO ≥ 680	\$5,000 min \$125K annual max \$250K cumulative max	4.45-4.86%	6.26-6.67%	-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) -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	-Variable rates capped at 9-10%
EDvestinU	-FICO ≥ 750 (or 675 with a cosigner) -Income ≥ \$30K	\$1,000-\$200,000	1.987-8.519%	3.417-8.967%	-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	
iHelp	-3 years of positive credit history -No defaults/foreclosures in last 7 yrs -No open collections in last 2 yrs) -Income ≥ \$18K -At least half-time student	-Min: \$1,000 (borrower attends a school in Georgia, \$3,000) -Undergrad max: \$100K -Graduate max: \$150K	3.18-8.71%	N/A	-Not req'd for creditworthy applicants w/ required income -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		National	Interest doesn't capitalize while in school (if one chooses to defer payments)

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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	5.82-7.67%	-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
New Jersey Higher Education Student Assistance Authority - NJCLASS	Be a U.S. Citizen or eligible non-citizen. Be a New Jersey resident attending an approved school (in or out-of-state) or an out-of-state resident enrolled in an approved NJ-based school. Be enrolled in a degree or certificate program. Be enrolled at least half-time and be making satisfactory academic progress, as defined by the school. Have submitted a FAFSA and determined all available Federal loan eligibility before applying for a NJCLASS Loan.	Up to cost of attendance other aid including subsidized and unsubsidized Federal Direct student loans. Up to \$120,000 for undergraduate degree per student.	Not Applicable	4.79% or 5.60% or 7.20%, borrower selects repayment option	Not req'd for creditworthy applicants No co-signer release	10 year or 15 year or 20 year loan, borrower selects the repayment option	Death or disability discharge Some lower payment options may be available	All states if student and borrower are NJ residents	
RISLA	- RI residents, or students at RI colleges -Credit check and income ≥ \$40K	\$1,500-\$40,000	N/A	4.24-5.93%	- 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	
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	4.75-11.89%	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	-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. No origination fee
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	2.50-9.59%	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	

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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	2.50-7.51%	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
U Fi	-Strong credit history -FICO ~ 740 -Income ≥ \$12K -Legal resident of US (except Vermont) -At least half-time student	-\$1,000-\$125K -\$150K cap for MA/MS/PhD -\$175K cap for MBA/JD -\$225K cap for graduate health degree	6.18-9.44%	7.20-11.75%	-Not req'd for creditworthy applicants w/ required income -Cosigner release after 24 consecutive, on-time payments	-5, 10, 15 yr terms -Immediate, Interest only, Deferred options -Death and permanent disability discharge	-0.25% interest rate reduction for ACH -1.5% cash back for good grades	National except Vermont	
Wells Fargo - Collegiate	-Positive credit history -Acceptable debt-to-income ratio -At least half-time student	\$1,000-\$120K	3.39-9.03%	5.94-10.93%	- 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	3.94-9.44%	6.60-11.30%		-15 yr term -5 yr deferment -6 month grace period -Economic hardship forbearance available -Death and disability discharge			-Wells Fargo also offers the Bar Exam loan for costs of the bar exam registration, prep material, and living expenses
Wells Fargo - Health Professionals	-Positive credit history -Enrolled in medical school for specific qualifying programs	-\$1,000-\$120K -\$180K cap for nursing, occupational therapy, optometry, pharmacy, physical therapy, PA, podiatry, vet -\$250K cap for MD/DO	3.41-8.01%	6.44-9.97%		-15, 20 yr terms -5-7 yr deferment -6-36 month grace period -Economic hardship forbearance available -Death and disability discharge			-Wells Fargo also offers the MedCAP-XTRA loan for borrowing after school (e.g. residency, medical boards, relocation)