

FINANCING YOUR EDUCATION



Easy and Affordable. We help make it happen.

GOVERNMENT LOANS

Stafford Federal Student Loans*

- Subsidized Stafford Federal Student Loan
 - > In-school accrued interest subsidized by federal government
 - > Not credit based
- Unsubsidized Stafford Federal Loans
 - > In-school interest not subsidized by federal government
 - > Payments start 6 months after student leaves school
 - > Lowest interest rate loans available

Federal Plus Loan* **

- > Credit based
- > Parent loan (loan taken out in parent's name)
- > Low interest rates
- > Payments start 4-6 months after student starts school

GRANTS*

- > Need based
- > Commonly do not have to be repaid
- > Will not cover total educational investment

PRIVATE BANK LOANS

Educational Alternative Loans

- > In-school deferment option available
- > Co-borrower always required

Other options

- > Home Equity Loan, Credit Union, Signature Credit, etc.

TUITION ASSISTANCE/ SCHOLARSHIPS

- > Scholarships
- > Employer reimbursement programs
- > Military/Veteran benefits

STUDENT INVESTMENTS

- > Personal investment in your future
- > Household income
- > Personal savings
- > Support from family and friends

BENEFITS OF A CO-BORROWER:

- You can qualify for a loan despite not having strong credit or minimal credit history.
- You can realize lower interest rates and fees as a strong co-borrower credit score can be used to assign them.
- Regular payments may improve your credit score which gives you the opportunity to leave school with not only an education but with better credit.

*Available for those who qualify

**Parents must qualify

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