



Widener University

Private Education Loans for Graduate Level Certificate Programs

Private education loan funding may be an option for students who are pursuing a graduate level certificate for which Title IV Federal aid is not available. These private education loans programs, not based on financial need, are offered by a variety of lenders and organizations. The interest rates, fees, repayment terms and eligibility requirements of these loan programs vary widely and are determined by each lending institution based on your credit score. You are highly encouraged to carefully review the provisions of the loan to determine which loan program fits your needs. Most lenders have very informative websites and we encourage you to research carefully. You are free to select any lender and a co-signer may be required or suggested.

Before applying for any private education loan program, it is highly recommended that you get a free copy of your credit report at www.annualcreditreport.com and clean up any errors that may be present.

Questions to consider before borrowing a private education loan include:

- How much do I need to borrow
- What are the fees, if any, associated with the loan
- What are the interest rate options and how often will they change (i.e. quarterly)
- Do I need a co-signer
- Can I qualify for a lower interest rate if I use a co-signer
- What are the terms of repayment
- Are there any penalties for prepayment
- If I continue on for a Master's degree, can I postpone my payments

TURN OVER FOR ADDITIONAL INFORMATION

Because interest rates and fees on most private loans are tiered, based on your credit score, Widener University cannot provide you with comparative pricing of private loans for you, or about the likelihood of you being approved without a co-signer. In order to assist you however, listed below in alphabetical order, are those private lenders who have made five or more education loans to Widener University undergraduate students over the past two years. Please note you are not required to use any of the listed lenders and will not be penalized or disadvantaged if you choose to borrow from another lender.

LENDER	WEBSITE
Citizens Bank TruFit Student Loan	www.citizensbank.com/studentloans
College Ave Student Loans	www.collegeavestudentloans.com
cuStudent Loans	www.custudentloans.org
Discover	www.discover.com/student-loans
Member's 1st FCU	www.members1st.org
NJ Class	www.hesaa.org
PNC Bank	www.pnconcampus.com
Reliamax	www.reliamax.com
Sallie Bank	www.salliemae.com
Sun Trust Bank	www.suntrustededucation.com
Trumark Financial Credit Union	www.trumarkonline.org
Wells Fargo	www.wellsfargo.com/student

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