

FEDERAL AND PRIVATE STUDENT LOANS (May require a Creditworthy Co-Borrower)

LENDER	Who Can Borrow		Must Be Enrolled in a Degree Program		Eligible Borrower			Satisfactory Academic Progress Required		Cosigner Release Option		Eligible for Past Due Balances
	Parent	Student with Cosigner	Yes	No	Full-time	Half-time	Less than Half-time	Yes	No	Yes	No	
US DEPARTMENT OF EDUCATION Federal Direct PLUS Loan studentaid.gov 1-800-4-FED-AID (800) 433-3242	✓		✓		✓	✓		✓			✓	No
AAA AAA Advantage Loan https://northeast.aaa.com/financial/studentlending/aaa-advantage-loans.html 866-513-8445		✓	✓		✓	✓			✓	✓		Yes Up to 12 months after the academic period end date or graduation. Current enrollment not required
ASCENT FUNDING COSIGNED & NON-COSIGNED CREDIT BASED LOAN AscentFunding.com 877-216-0876		✓ No Cosigner Needed	✓		✓	✓			✓	✓		Yes We will accept past due balances no later than 180 days from the loan end date. All disbursements must take place within this timeframe.
CITIZENS BANK CITIZENS STUDENT LOAN / CITIZENS STUDENT LOAN FOR PARENTS citizensbank.com/collegestudent 800-708-6684	✓	✓	✓		✓	✓			✓	✓		Yes Up to 365 days after academic period end. Student must be currently enrolled at least half-time
FUNDING U FUNDING U NO-COSIGNER STUDENT LOAN funding-u.com 855-537-5457		✓ No Cosigner Needed	✓		✓			✓		N/A	N/A	Yes In certain situations, a Funding U No-Cosigner Student Loan may be made for past-due balances owed the institution. The past-due amount must be from within the current academic year and the amount must be no more than fifty-percent of the total loan amount being requested.
MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA) MEFA Undergraduate Loan mefa.org 800-449-6332	✓	✓	✓		✓	✓		✓		✓		No
SALLIE MAE BANK SMART OPTION STUDENT LOAN salliemae.com 800-472-5543		✓		✓	✓	✓	✓		✓	✓		Yes Less than 365 days after academic period ends. Student must be enrolled, intend to be enrolled or have graduated

Note: the information/terms are subject to change without notice. For additional information and applications, please call the numbers listed above or contact Curry College at 617-333-2354 or fin-aid@curry.edu. Curry College will work with and process Alternative Loans for any lender of your choice. Parents and students have the right to select the private loan lender of their choice without penalty by the College and are not required to use any private loan lender listed above.

Please refer to the Curry College website, www.curry.edu for details on the method and criteria used in choosing the Alternative Loan Lenders listed above. * All private loans are subject to credit approval.

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	Yes	No	Full-time	Half-time	Less than Half-time	Yes	No	Yes	No	
US DEPARTMENT OF EDUCATION Federal Direct GRADPLUS Loan studentaid.gov 1-800-4-FED-AID (800) 433-3242	✓		✓	✓			✓	✓		No
AAA AAA Advantage Loan https://northeast.aaa.com/financial/studentlending/aaa-advantage-loans.html 866-513-8445	✓		✓	✓			✓	✓		Yes Up to 12 months after the academic period end date or graduation. Current enrollment not required
CITIZENS BANK CITIZENS STUDENT LOAN citizensbank.com/collegestudent 800-708-6684	✓		✓	✓			✓	✓		Yes Up to 365 days after academic period ends. Student must be currently enrolled at least half-time
MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA) MEFA Loan for Graduate Students mefa.org 800-449-6332	✓		✓	✓		✓		✓		No
SALLIE MAE BANK SMART OPTION STUDENT LOAN salliema.com 877-279-7172		✓	✓	✓	✓		✓	✓		Yes Less than 365 days after academic period ends. Student must be enrolled, intend to be enrolled or have graduated

Truth in Lending (TILA) The Higher Education Opportunity Act (HEOA) enacted August 2008 amended the Truth-in-Lending Act (TILA) establishing private education loan disclosure requirements about loan terms on or with the loan application and lenders must also disclose information about lower cost alternatives like federal student loans. Additionally, once the loan is approved and finalized for disbursement, additional disclosures must be provided. These regulations were passed to ensure that borrowers of private education loans have the necessary information to make informed choices about financing products to fund educational costs. These regulations apply to all private education loans but not to loans under the Federal IV loan programs (Stafford, Perkins and PLUS). You may view a model private lender agreement (PLA) form at curry.edu/undergraduatefinancingoptions.

You will find, if you have borrowed a private educational loan previously, the process of applying for and receiving an education loan will take a longer period of time. Therefore, we encourage you to start early in the planning your educational financing so you do not experience delays in receiving your education loan proceeds. Under these new amendments, you, the borrower will have additional responsibilities as a loan borrower including acknowledgement of the disclosure statements and completion of the Self-Certification Form. We encourage you to check with your lender to ensure you complete all necessary paperwork. Also, we invite you to contact the Student Financial Services Office if you have any questions about these new requirements.