

### 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	
<b>US DEPARTMENT OF EDUCATION</b> Federal Direct PLUS Loan studentaid.gov 1-800-4-FED-AID (800) 433-3242	✓		✓		✓	✓		✓			✓	No
<b>AAA</b> <b>AAA Advantage Loan</b> 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
<b>ASCENT FUNDING</b> <b>COSIGNED &amp; NON-COSIGNED CREDIT BASED LOAN</b> AscentFunding.com 877-216-0876		✓ No Cosigner Needed	✓		✓	✓			✓	✓		Yes School must certify the loan no later than 180 days after the loan period end date. At the time of request, the student must be enrolled or have graduated. Student must have been enrolled during the prior enrollment period for which the loan is requested and must not have withdrawn
<b>CITIZENS BANK</b> <b>CITIZENS STUDENT LOAN / CITIZENS STUDENT LOAN FOR PARENTS</b> citizensbank.com/collegestudent 800-708-6684	✓	✓	✓		✓	✓			✓	✓		Yes Up to 365 days after academic period end. Student must be currently enrolled at least half-time
<b>FUNDING U</b> <b>FUNDING U NO-COSIGNER STUDENT LOAN</b> funding-university.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.
<b>MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA)</b> MEFA Undergraduate Loan mefa.org 800-449-6332	✓	✓	✓		✓	✓		✓		✓		Yes Loan can be used to cover a prior balance for the previous semester
<b>METRO CREDIT UNION</b> Metro CU Undergraduate Private Education Line of Credit https://metrocu.studentchoice.org 844-658-4564		✓	✓		✓	✓		✓		✓		Yes We do allow for a new line of credit, or draw on a current line of credit, if the request is within 90 days of the prior term loan period end date. The student is required to have been enrolled at least half-time during the prior loan period. Borrower must be enrolled, intend to be enrolled or have graduated.
<b>NELNET UNDERGRADUATE LOAN</b> NelnetBank.com 800-446-4190		✓	✓		✓	✓			✓	✓		Yes Borrowers can apply up to 365 days after the end of an academic period.
<b>SALLIE MAE BANK</b> <b>SMART OPTION STUDENT LOAN</b> 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](http://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	
<b>US DEPARTMENT OF EDUCATION</b> Federal Direct GRADPLUS Loan studentaid.gov 1-800-4-FED-AID (800) 433-3242	✓		✓	✓			✓	✓		No
<b>AAA</b> <b>AAA Advantage Loan</b> <a href="https://northeast.aaa.com/financial/studentlending/aaa-advantage-loans.html">https://northeast.aaa.com/financial/studentlending/aaa-advantage-loans.html</a> 866-513-8445	✓		✓	✓			✓	✓		Yes Up to 12 months after the academic period end date or graduation. Current enrollment not required
<b>CITIZENS BANK</b> <b>CITIZENS STUDENT LOAN</b> <a href="https://citizensbank.com/collegestudent">citizensbank.com/collegestudent</a> 800-708-6684	✓		✓	✓			✓	✓		Yes Up to 365 days after academic period ends. Student must be currently enrolled at least half-time
<b>MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA)</b> MEFA Loan for Graduate Students <a href="https://mefa.org">mefa.org</a> 800-449-6332	✓		✓	✓		✓		✓		Yes Loan can be used to cover a prior balance for the previous semester
<b>METRO CREDIT UNION</b> Metro CU Graduate Private Education Line of Credit <a href="https://metrocu.studentchoice.org">https://metrocu.studentchoice.org</a> 844-658-4564		✓	✓		✓	✓	✓	✓		Yes We do allow for a new line of credit, or draw on a current line of credit, if the request is within 90 days of the prior term loan period end date. The student is required to have been enrolled at least half-time during the prior loan period. Borrower must be enrolled, intend to be enrolled or have graduated.
<b>NELNET UNDERGRADUATE LOAN</b> <a href="https://nelnetbank.com">NelnetBank.com</a> 800-446-4190		✓	✓		✓	✓		✓	✓	Yes Borrowers can apply up to 365 days after the end of an academic period.
<b>SALLIE MAE BANK</b> <b>SMART OPTION STUDENT LOAN</b> <a href="https://salliemae.com">salliemae.com</a> 800-472-5543		✓	✓	✓	✓		✓	✓		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](https://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.