

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 (800) 433-3243 <small>Note: Previous PLUS borrowers may borrow up to the cost of attendance less financial aid. First time borrowers can only borrow up to \$20,000 for each academic year with a lifetime maximum of \$65,000</small>	✓		✓		✓	✓		✓			✓	No
AAA AAA Advantage Loan aaaadvantageloan.com/school 866-513-8445		✓	✓		✓	✓			✓	✓		Yes The loan is available for past due balances for up to 18 months after the academic period end date or graduation date. The student does not need to be currently enrolled.
ASCENT FUNDING COSIGNED & NON-COSIGNED CREDIT BASED LOAN AscentFunding.com 877-216-0876	✓	✓	✓		✓	✓			✓	✓		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 Student must have been enrolled during the prior enrollment period for which the loan is requested and must not have withdrawn
CITIZENS BANK CITIZENS STUDENT LOAN / CITIZENS STUDENT LOAN FOR PARENTS citizensbank.com/collegestudent 888-333-0169	✓	✓	✓		✓	✓			✓	✓		Yes Loan applications received and processed up to 365 days after the end of the enrollment are eligible, provided that the student borrower is enrolled at least half-time and is working towards a degree or has recently graduated.
COLLEGE AVE STUDENT LOANS Undergraduate Student Loan / Parent/Sponsor Loan collegeave.com 844-422-7502	✓	✓		✓	✓	✓			✓	✓		Yes Up to 365 days past due from the date of the loan application. To qualify, a student must be enrolled, intending to enroll or have recently graduated
FUNDING U FUNDING U NO-COSIGNER STUDENT LOAN funding-university.com 855-537-5457		✓	✓		✓			✓		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	✓	✓	✓		✓	✓		✓		✓		Yes Loan can be used to cover a prior balance for the previous semester
METRO CREDIT UNION Metro CU Undergraduate Private Education Line of Credit 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.
NELNET UNDERGRADUATE LOAN NelnetBank.com 800-446-4190		✓	✓		✓	✓			✓	✓		Yes Borrowers can apply up to 365 days after the end of an academic period.
SALLIE MAE BANK SMART OPTION STUDENT LOAN salliemaebank.com 855-756-5626		✓		✓	✓	✓	✓		✓	✓		Yes Up to 365 days. Student must have been enrolled within the prior enrollment period covered by the loan. Student must be currently enrolled or have graduated and must not have withdrawn with no intention of re-enrolling

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.

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

LENDER	Must Be Enrolled in a Degree Program		Eligible Borrower			Satisfactory Academic Progress Required		Cosigner Release Option		Eligible for Past Due Balances
	Yes	No	Full-time	Half-time	Less than Half-time	Yes	No	Yes	No	
US DEPARTMENT OF EDUCATION Federal Direct GRADPLUS Loan studentaid.gov (800) 433-3243	✓		✓	✓			✓	✓		No
AAA Advantage Loan aaaadvantageloan.com/schooll 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 the end of the enrollment, provided the student borrower is enrolled at least half time and is working towards a degree or has recently graduated
MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA) MEFA Loan for Graduate Students mefa.org 800-449-6332	✓		✓	✓		✓		✓		Yes Loan can be used to cover a prior balance for the previous semester
METRO CREDIT UNION Metro CU Graduate Private Education Line of Credit 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.
NELNET GRADUATE LOAN NelnetBank.com 800-446-4190	✓		✓	✓	✓		✓	✓		Yes Borrowers can apply up to 365 days after the end of an academic period.
SALLIE MAE BANK SMART OPTION STUDENT LOAN salliemae.com 855-756-5626		✓	✓	✓	✓		✓	✓		Yes Up to 365 days. Student must have been enrolled within the prior enrollment period covered by the loan. Student must be currently enrolled of have graduated and must not have withdrawn with no intention of re-enrolling

Note: The Federal Direct Graduate PLUS Loan Program has been discontinued for new borrowers who did not previously have a Direct Loan disbursement prior to July 1, 2026 while enrolled in a graduate program.

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.