



## NC A&T State University Preferred Alternative Loan Lender List

Alternative Loans (Private Non-Federal Education Loans) are often used to help bridge the gap between a student's cost of attendance and any financial aid (federal, state, institutional and private) awarded.

If you are considering an alternative loan, you should carefully evaluate each lender's private loan program to determine which best meets your needs. These loans are credit based loans offered by private lenders that require a good credit history and/or a co-signer with a good credit history. They also generally carry a higher interest rate which may be variable and some may require payments while you are enrolled in school. The Office of Student Financial Aid strongly encourages students to first apply for federal loans using the Free Application for Federal Student Aid (FAFSA) before considering alternative loans. **It is recommended that you use Alternative Loans as your last option.**

You may choose one of the alternative lenders below. These lenders have been evaluated based on criteria we consider important to our student such as repayment deferred until after graduation, online application process, free online account access and funds sent directly to the University. Our office will gladly certify an Alternative Loan of your choice.

Effective February 14, 2010, all students are required to submit a self-certification form to their lender when borrowing an Alternative Loan. This is a NEW federal requirement under Regulation Z-226.48 (f). For additional information visit

<http://www.fdic.gov/regulations/laws/rules/65001800.html#fdic6500226.48>

Please contact our office at 1-800-443-0835 if you need further assistance.



**Wells Fargo Collegiate Loan - 1-800-378-5526**  
[www.wellsfargo.com/student](http://www.wellsfargo.com/student)



**Chase Select Private Student Loan**  
**1-866-306-0868**  
[www.ChaseStudentLoans.com](http://www.ChaseStudentLoans.com)

- Must be maintaining SAP
- Must be enrolled at least half time



**Discover Certified Private Loan**  
**1-877-728-3030**  
<http://www.discoverstudentloans.com>

- Must be maintaining SAP
- Must be enrolled at least half time



**SunTrust Academic Answer Loan - 1-866-763-6350**  
<http://www.suntrusteducation.com/academicanswer>

- Must be enrolled at least half time