



**THE UNIVERSITY OF CHICAGO
STUDENT LOAN ADMINISTRATION**

970 East 58th Street, Suite 411, Chicago, IL 60637
<http://sla.uchicago.edu/>; e-mail: student-loans@uchicago.edu
 phone: (773) 702-6061; fax: (773) 702-3238

List of Alternative (Private) Loan Lenders

International Borrowers

Please contact the lender, directly, to confirm current terms and conditions of their loan programs.

Lender	Loan	Limit	Terms	Enrollment	Co-Signer	Availability
Citizens One	www.citizenone.com/student-loans	\$150,000 aggregate maximum for graduate students. \$1000 minimum	5, 10, and 15 year repayment options. Zero application, origination, and disbursement fees. In-school deferment option.	Student must be enrolled at least half time. SAP not required	U.S. co-signer, or permanent resident required	For all Graduate Schools.
Commerce Bank	Your Future Education Loan www.commercebank.com/yourfuture	\$200,000 aggregate maximum for graduate students. \$1000 minimum	Six-month grace period before payments begin. No application, guarantee, origination, disbursement, or repayment fees.	Students can be enrolled full time, half time, and less than half time.	U.S. co-signer, or permanent resident required	For all Graduate Schools.
Prodigy Finance	https://prodigyfinance.com/university-of-chicago-harris-school-of-public-policy/loan	80% of the Cost of Attendance. \$170,000 aggregate limit. \$15,000 minimum for first time Prodigy borrowers.	7, 10, and 15 year repayment options. Six-month grace period following the end of the student's program. 2.5% origination fee.	Students must be enrolled full-time.	Does not require co-signer. Designed for non-citizens	For HARRIS students only.
Regions	Smart Option Student Loan for Regions Bank by Sallie Mae www.regions.com/personal_banking/alternative_education_loans.rf	\$200,000 aggregate maximum. \$1,000 minimum	Six-month grace period before payments begin. No application, guarantee, origination, disbursement, or repayment fees.	Students can be enrolled full time, half time, and less than half time.	U.S. co-signer, or permanent resident required	For all Graduate Schools.

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Sallie Mae	Smart Option Loan www.salliemae.com	\$200,000 aggregate maximum. \$1,000 minimum	Six-month grace period before payments begin. No application, guarantee, origination, disbursement, or repayment fees.	Students can be enrolled full time, half time, and less than half time.	U.S. co-signer, or permanent resident required	For all Graduate Schools.
Union Federal	Union Federal Private Student Loan http://www.unionfederalstudentloans.com/	\$150,000 aggregate maximum. \$65,000 maximum annual limit. \$1,001 minimum.	Six-month grace period. 7, 10, or 15 year repayment options. No origination, guarantee, disbursement, or repayment fees.	Students must be enrolled at least half-time.	U.S. co-signer, or permanent resident required	For all Graduate Schools.
Wells Fargo	Wells Fargo Collegiate https://www.wellsfargo.com/student/graduate-loans/	\$120,000 aggregate maximum. \$1000 minimum	15 year repayment terms. Six-month grace period. No origination fee.	Students can be enrolled full time, half time, and less than half time.	U.S. co-signer, or permanent resident required	For all Graduate Schools.