

## Tips for Success

1

Get started early

2

Exhaust all federal aid options first

3

Only request the amount you need for the current academic period



## How to Apply



Visit [eastcountyschools.org/studentloans](http://eastcountyschools.org/studentloans)



Complete the loan application



Send in supporting documents



Get quick approval

## Contact Us Today

[eastcountyschools.org/studentloans](http://eastcountyschools.org/studentloans)

888.549.9050



## Your College Journey Starts Here



# Why Choose Us?



## COMPETITIVE RATES

Take advantage of competitive interest rates and potential for even lower rates with good grades.



## NO FEES, NO SURPRISES

Enjoy zero application, origination, or prepayment fees.



## RATE REDUCTION

0.25% interest rate reduction when you sign up for automatic payments.



## COSIGNER RELEASE

Cosigner Release upon request and after twenty-four (24) consecutive, monthly, on-time payments, and income requirements are met.



# Loan Details

## Pay for More Than Tuition

A private student loan can cover:

- Tuition
- Room and board
- Books and computers
- Any school-certified expense

## Borrow What You Need

- From \$2,000 up to full cost of attendance
- Maximum: \$120K undergrad/ \$160K grad

\*Private student loans should be used as supplemental funding after exhausting all other sources of financial aid including grants, scholarships, and federal student loans. Federal loans offer more attractive terms when compared to most other borrowing options, including private student loans. For more information on federal loans, visit <http://www.fafsa.ed.gov>.

# FAQs

### Q: What are the eligibility requirements?

A: Borrower must meet the following requirements:

- US citizen or permanent resident
- Enrolled at least half-time in an eligible school
- Meet minimum credit requirements

### Q: What are the benefits of a cosigner?

A: Applying with a creditworthy cosigner may increase your odds of approval and qualify for a lower rate.

### Q: What are the repayment options?

A: Flat-fee (\$25/month) or interest-only while in school, then principal and interest after graduation.

## Low Rates. Great Benefits.

**Apply Today!**