

ALTERNATIVE PAYMENT OPTIONS

The University of Dubuque provides the following payment options and list of private loan lenders to assist students in the search for financing options. Students and families should exhaust their federal loan options prior to considering private loans. The students of the University of Dubuque have a successful history of qualifying for loans with these lenders. These lenders are committed to providing competitive terms and rates and offer electronic services which will ease the processing and repayment of the loans. The lenders on this list are not affiliated with any other lender on this list. Students and families may choose to borrow from any lender of their choice and are not required to borrow from a lender on this list.



Payment Option	Origination Fee	Interest Rate	Cosigner Required?	Cosigner Release Option?	Repayment begins?	Annual Limit
University of Dubuque Monthly Payment Plan 1-800-722-5583	Enrollment fee \$20	No interest	N/A	N/A	Monthly payment plan budgeted over each semester	Total charges Minus Other Aid
Federal Direct Parent PLUS Loan https://studentaid.gov *New borrowers will have an annual limit of \$20,000 and an aggregate limit of \$65,000	4.228%	8.94% fixed <i>(For loans first disbursed between July 1, 2025 - June 30, 2026)</i>	Parent loan based on parent credit* *Endorser option available	N/A	60 days after fully Disbursed-Deferment available while student in school	Cost of Attendance Minus Other Aid
Citizens (non-federal) 1-888-411-2404 www.citizensbank.com/collegestudent	0%	Variable interest rates <i>or</i> Fixed interest rates <i>For current rates, contact the lender</i>	Based on borrower credit Best rates are with a cosigner	Yes-after 36 months of on-time payments	<ul style="list-style-type: none"> • Make no payments during school • Pay interest while in school • Payments on principal and interest while in school 	Cost of Attendance Minus Other Aid (minimum loan amount is \$1000)
College Ave Student Loans (non-federal) 1-844-422-7502 www.collegeavestudentloans.com	0%	Variable interest rates <i>or</i> Fixed interest rates <i>For current rates, contact the lender</i>	Based on borrower credit Best rates are with a cosigner	Yes-after 12 months of on-time payments	<ul style="list-style-type: none"> • Pay just \$25 a month while in school • Make no payments during school • Pay interest while in school 	Cost of Attendance Minus Other Aid (minimum loan amount is \$1000)
ISL Education Lending (non-federal) 1-800-542-6005 www.iowastudentloan.org	0%	Variable interest rates <i>or</i> Fixed interest rates <i>For current rates, contact the lender</i>	Yes	Yes-after 24 months of on-time payments	<ul style="list-style-type: none"> • Make no payments during school • Pay interest while in school • Payments on principal and interest while in school 	Cost of Attendance Minus Other Aid (minimum loan amount is \$1001)
Sallie Mae (non-federal) 1-855-756-5626 www.salliemae.com	0%	Variable interest rates <i>or</i> Fixed interest rates <i>For current rates, contact the lender</i>	Based on borrower credit Best rates are with a cosigner	Yes-after 24 months of on-time payments	<ul style="list-style-type: none"> • Pay just \$25 a month while in school • Make no payments during school • Pay interest while in school 	Cost of Attendance Minus Other Aid (minimum loan amount is \$1000)