

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 or 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 or 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 or 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 or 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) |