

Preferred Lender List

Baylor utilizes ELMSelect, a neutral lender and product comparison tool, to present the lenders on our preferred lender list to you. Access our lender list by visiting:

ELMSELECT

IMPORTANT: You are NOT restricted to the lenders presented on our preferred lender list. You should not be directed to any specific lender by the University; you may choose any lender and follow their application process.

We provide this list as a resource for you to research and make the best selection for your educational funding needs. **This list is not exhaustive and other options are available. You *do not* need to borrow from a lender on this list.**

When viewing Lenders on ELMSelect, PLEASE BE SURE TO:

- Click on the VIEW button to see more information about the lender and loan options.
- View the DETAILS to see the Lender & Servicer information to understand any **vendor affiliation** to other lenders on the list and loan program specific **disclosures**.

Preferred Lender Arrangement

Placement on the lender list is the result of our annual evaluation of the lender's borrower benefits offered, timely processing, flexibility, historical certification levels at Baylor University, and customer service to you and our staff. To ensure lenders on this list are selected based on the best interests of the borrowers we specifically review:

- Payment of origination or other fees on behalf of the borrower.
- Highly competitive interest rates, or other terms, conditions, and/or provisions.
- High quality loan servicing.
- Additional benefits beyond typical standard terms, conditions, and/or provisions in loan borrowing.

We exercise a duty of care and loyalty to our students when compiling the preferred lender list without prejudice and for the sole benefit of students and families at Baylor University. We will not deny, impede the borrower's choice of lender, or cause unnecessary delay in loan certification for those who choose a lender that is not included on the preferred lender list. Vendors on our preferred list were last reviewed April 1, 2022.

The next few pages include detailed information on why a lender has been selected for our list. Please remember, you are not restricted to this list and may be eligible for loans or other assistance under the Title IV, HEA programs. Terms and conditions of Title IV, HEA program loans may be more favorable. Learn more about federal versus private loan borrowing here: [Federal versus Private Loans](#)

Private Education Loan Self-Certification

Instructions: Obtain the Private Education Loan Applicant Self-Certification form from your lender or print it and complete Sections 2, 3 and 4. Return the completed form to your lender; do not submit it to the Financial Aid Office.

UNDERGRADUATE

Vendor	Description	Feature 1	Feature 2	Feature 3	Borrower Perks	Total BU Volume	Servicing Quality	Disclosures
Ascent	Credit based (cosigned + noncosigned) and outcomes based loans.	Available to Intl. + DACA students.	Prior balance loan permitted	SAP not required	No origination fee, scholarship giveaways, inschool deferment, flexible repayment options, college resources for students	70+ since 1819 AY (before inclusion on PV list)	Competent, reliable, no documented issues	https://college.ascenftfunding.com/page/disclosure/application_and_solicitation/Ascent/
Citizens	Variable + fixed rate options for UG loans - refinancing options as well (over 100 BU students refi'd w/ Citizens this past year)	Competitive fixed + variable rates	365 day prior balance permitted (SAP not required)	Excellent customer service ratings	No origination fee, user-friendly website, flexible repayment options, multiyear approval for applicants, cosigner release, schp program	145+ since 1819 AY	Competent, easy to get a hold of, no documented issues	https://www.citizensbank.com/student-lending/DisclosureHub.aspx#application-studentfixed
College Ave	UG loans with opportunity for low rates (very low variable rate for qualifying applicants)	Less than 1/2 time enrollment permitted	Competitive rates	Excellent customer service ratings	No origination fee, outstanding website, deferment allowed, prior balance permitted	578+ since 1819 AY *One of our highest volume lenders	Competent, very reachable with questions, no documented issues	https://www.collegeavestudentloans.com/applicationdisclosures/?utm_campaign=elm%20lender%20list&utm_source=el&utm_medium=school&utm_content=disclosures&brand=college%20ave&goal=acquisition
Custom Choice	UG loans offered w/ very simple application process and great interest rates	Low median rates (fixed + variable)	SAP not required	Excellent customer service ratings	No origination fee, deferment allowed, flexible repayment options, autopay discount, cosigner release	13+ students since 1819 AY	Competent, no documented issues	https://www.alternativeloan.com/CustomChoice
Discover	UG and loans w/ fixed and variable rates	Outstanding and accessible customer service	Many additional benefits to borrowers - including cashback reward for grades	Offers multi-year loan option	No origination fee, excellent website, scholarship giveaways, autopay discount, deferment allowed, quick and simple application process	1,305+ students since 1819 AY *One of our highest volume lenders	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.discover.com/student-loans/application/download-student-loan-forms?acmpgn=F_ELM_XXXX_BM_X_HM_PG3
Earnest	UG loans w/ fixed and variable rates	Exceptionally competitive fixed and variable rates	SAP not required	Prior balance permitted	No origination fee, autopay discount, longer grace period (9 months), great customer service ratings	29+ students since 1819 AY	Competent, easy to reach, no documented issues	https://www.earnest.com/student-loan-rate-disclosures
Texas Extra Credit	UG student loans for Texas Residents	Very low median fixed interest rate	SAP not required	Prior balance permitted	No origination fee, autopay discount (up to .5%), longer grace period (9 months), great customer service ratings, cosigner release	86+ students since 1819 AY	Competent, no documented issues	https://texasextracredit.com/asd.pdf
KHEAA	Advantage Education Loan: UG student fixed rate loans	Exceptionally competitive fixed interest rates (20% of applicants receive lowest possible rate)	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, cosigner release (after just 12 payments)	N/A	All servicing done in house, great institutional support system, easy to reach, no documented issues	https://www.advantageeducationloan.com/ael/ael/tools.faces#gsc.tab=0
PNC Bank	Undergraduate loans	Very competitive fixed and variable interest rates	SAP not required	Prior balance permitted	No origination fee, autopay discount (up to .5%), flexible repayment options, deferment available	35+ students since 1819 AY	Competent, easy to contact, no documented issues	https://www.campusdoor.com/Sites/PNC/asd.aspx
Sallie Mae	UG loans w/ variable and fixed rates	Accessible: available to applicant or cosigner w/ FICO score of 640+	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, variety of repayment options, deferment available	3,000+ students since 1819 AY *Highest volume private lender	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.salliemae.com/student-loans/smart-option-student-loan/terms/loan-app-solicitation/
SoFi	UG loans w/ fixed and variable rates	Excellent customer service ratings	Prior balance loan permitted	Great customer interface - website and app	No origination fee, autopay discount, returning borrower discount, variety of repayment options	65+ students since 1819 AY	Competent, high quality servicing, easy to get a hold of, no documented issues	https://www.sofi.com/legal/#psl-asd
THECB	Cosigned and noncosigned UG loans for TX Residents	Guaranteed low rate (3.75% for 2122 AY)	Uniquely available to TX residents (BU's largest UG student population)		No origination fee, deferment allowed	536 students in 2122 AY alone	Access to lender database for certification/loan status	https://www.elmsellect.com/disclosures/f42e639b-5ffc-4796-aa16-7ba9574b02a8.pdf

GRADUATE

Vendor	Description	Feature 1	Feature 2	Feature 3	Borrower Perks	BU Volume	Servicing Quality	Disclosures
Ascent	Credit based (cosigned + noncosigned) and outcomes based Grad loans	Available to Intl. + DACA students.	Prior balance loan permitted	SAP not required	No origination fee, scholarship giveaways, inschool deferment, flexible repayment options, college resources for students	70+ since 1819 AY (before inclusion on PV list)	Competent, reliable, no documented issues	https://college.ascentfunding.com/page/disclosure/application_and_solicitation/Ascent/
Citizens	Variable + fixed rate options for Grad loans - refinancing options as well (over 100 BU students ref'd w/ Citizens this past year)	Competitive fixed + variable rates	365 day prior balance permitted (SAP not required)	Excellent customer service ratings	No origination fee, user-friendly website, flexible repayment options, multiyear approval for applicants, cosigner release, schp program	145+ since 1819 AY	Competent, easy to get a hold of, no documented issues	https://www.citizenbank.com/student-lending/DisclosureHub.aspx?application-studentfixed
College Ave	General Grad and several specialized grad loan programs - all with opportunity for low rates (very low variable rate for qualifying applicants)	Less than 1/2 time enrollment permitted	Competitive rates	Excellent customer service ratings	No origination fee, outstanding website, deferment allowed, prior balance permitted	578+ since 1819 AY *One of our highest volume lenders	Comptent, very reachable with questions, no documented issues	https://www.collegeavestudentloans.com/applicationdisclosures/?utm_campaign=elmm%20lender%20list&utm_source=elmm&utm_medium=school&utm_content=disclosures&brand=college%20ave&goal=acquisition
Custom Choice	Grad loans offered w/ very simple application process and great interest rates	Low median rates (fixed + variable)	SAP not required	Excellent customer service ratings	No origination fee, deferment allowed, flexible repayment options, autopay discount, cosigner release	13+ students since 1819 AY	Competent, no documented issues	https://www.alternativeloan.com/CustomChoice
Discover	UG, Parent, general Grad, and variety of specialized Grad loans w/ fixed and variable rates	Outstanding and accessible customer service	Many additional benefits to borrowers - including cashback reward for grades	Offers multi-year loan option	No origination fee, excellent website, scholarship giveaways, autopay discount, deferment allowed, quick and simple application process	1,305+ students since 1819 AY *One of our highest volume lenders	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.discover.com/student-loans/application/download-student-loan-forms?acmpgn=F_ELM_XXXX_BM_X_HM_PG3
Earnest	General Grad and specialized grad loan programs w/ fixed and variable rates	Exceptionally competitive fixed and variable rates	SAP not required	Prior balance permitted	No origination fee, autopay discount, longer grace period (9 months), great customer service ratings	29+ students since 1819 AY	Competent, easy to reach, no documented issues	https://www.earnest.com/student-loan-rate-disclosures
Texas Extra Credit	Grad student loans for Texas Residents	Very low median fixed interest rate	SAP not required	Prior balance permitted	No origination fee, autopay discount (up to .5%), longer grace period (9 months), great customer service ratings, cosigner release	86+ students since 1819 AY	Competent, no documented issues	https://texasextracredit.com/asd.pdf
KHEAA	Advantage Education Loan: Grad fixed rate loans	Exceptionally competitive fixed interest rates (20% of applicants receive lowest possible rate)	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, cosigner release (after just 12 payments)	N/A	All servicing done in-house, great institutional support system, easy to reach, no documented issues	https://www.advantageeducationloan.com/ael/ael/tools.faces?gsc.tab=0
PNC Bank	General Grad and variety of specialized grad program loans	Very competitive fixed and variable interest rates	SAP not required	Prior balance permitted	No origination fee, autopay discount (up to .5%), flexible repayment options, deferment available	35+ students since 1819 AY	Competent, easy to contact, no documented issues	https://www.campusdoor.com/Sites/PNC/asd.aspx
Sallie Mae	Grad loans w/ variable and fixed rates (student and parent borrowers permitted)	Accessible: available to applicant or cosigner w/ FICO score of 640+	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, variety of repayment options, deferment available	3,000+ students since 1819 AY *Highest volume private lender	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.salliemae.com/student-loans/smart-option-student-loan/terms/loan-app-solicitation/
SoFi	General Grad, and variety of specialized grad program loans w/ fixed and variable rates	Excellent customer service ratings	Prior balance loan permitted	Great customer interface - website and app	No origination fee, autopay discount, returning borrower discount, variety of repayment options	65+ students since 1819 AY	Competent, high quality servicing, easy to get a hold of, no documented issues	https://www.sofi.com/legal/#psl-asd
THECB	Cosigned and noncosigned Grad loans for TX residents	Guaranteed low rate (3.75% for 2122 AY)	Uniquely available to TX residents (BU's largest UG student population)		No origination fee, deferment allowed	536 students in 2122 AY alone	Access to lender database for certification/loan status	https://www.elmsellect.com/disclosures/f42e639b-5ffc-4796-aa16-7ba9574b02a8.pdf

Vendor	Description	Feature 1	Feature 2	Feature 3	Borrower Perks	BU Volume	Servicing Quality	Disclosures
Ascent	Credit based (cosigned + noncosigned) and outcomes based loans.	Available to Intl. + DACA students.	Prior balance loan permitted	SAP not required	No origination fee, scholarship giveaways, inschool deferment, flexible repayment options, college resources for students	70+ since 1819 AY (before inclusion on PV list)	Competent, reliable, no documented issues	https://college.ascentfunding.com/page/disclosure/application_and_solicitation/Ascent/
Citizens	Variable + fixed rate options for Law students - offers refinancing options as well (over 100 BU students refi'd w/ Citizens this past year)	Competitive fixed + variable rates	365 day prior balance permitted (SAP not required)	Excellent customer service ratings	No origination fee, user-friendly website, flexible repayment options, multiyear approval for applicants, cosigner release, schp program	145+ since 1819 AY	Competent, easy to get a hold of, no documented issues	https://www.citizenbank.com/student-lending/DisclosureHub.aspx#application-studentfixed
College Ave	Specialized Law loan programs with opportunity for low rates (very low variable rate for qualifying applicants)	Less than 1/2 time enrollment permitted	Competitive rates	Excellent customer service ratings	No origination fee, outstanding website, deferment allowed, prior balance permitted	578+ since 1819 AY *One of our highest volume lenders	Competent, very reachable with questions, no documented issues	https://www.collegeavestudentloans.com/applicationdisclosures/?utm_campaign=elm%20lender%20list&utm_source=lm&utm_medium=school&utm_content=disclosures&brand=college%20ave&goal=acquisition
Custom Choice	Law loans offered w/ very simple application process and great interest rates	Low median rates (fixed + variable)	SAP not required	Excellent customer service ratings	No origination fee, deferment allowed, flexible repayment options, autopay discount, cosigner release	13+ students since 1819 AY	Competent, no documented issues	https://www.alternativeloan.com/CustomChoice
Discover	Specialized Law loans w/ fixed and variable rates	Outstanding and accessible customer service	Many additional benefits to borrowers - including cashback reward for grades	Offers multi-year loan option	No origination fee, excellent website, scholarship giveaways, autopay discount, deferment allowed, quick and simple application process	1,305+ students since 1819 AY *One of our highest volume lenders	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.discover.com/student-loans/application/download-student-loan-forms?acmpgn=F_ELM_XXXX_BM_X_HM_PG3
Earnest	Specialized Law loan program w/ fixed and variable rates	Exceptionally competitive fixed and variable rates	SAP not required	Prior balance permitted	No origination fee, autopay discount, longer grace period (9 months), great customer service ratings	29+ students since 1819 AY	Competent, easy to reach, no documented issues	https://www.earnest.com/student-loan-rate-disclosures
KHEAA	Advantage Education Loan: Grad loans w/ fixed rates	Exceptionally competitive fixed interest rates (20% of applicants receive lowest possible rate)	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, cosigner release (after just 12 payments)	N/A	All servicing done in-house, great institutional support system, easy to reach, no documented issues	https://www.advantageeducationloan.com/ael/ael/tools/faces#gsc.tab=0
Sallie Mae	Grad loans w/ variable and fixed rates (student and parent borrowers permitted)	Accessible: available to applicant or cosigner w/ FICO score of 640+	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, variety of repayment options, deferment available	3,000+ students since 1819 AY *Highest volume private lender	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.salliemae.com/student-loans/smart-option-student-loan/terms/loan-app-solicitation/
SoFi	Specialized Law program loans w/ fixed and variable rates	Excellent customer service ratings	Prior balance loan permitted	Great customer interface - website and app	No origination fee, autopay discount, returning borrower discount, variety of repayment options	65+ students since 1819 AY	Competent, high quality servicing, easy to get a hold of, no documented issues	https://www.sofi.com/legal/#psl-asd
THECB	Cosigned and noncosigned Grad loans for TX Residents	Guaranteed low rate (3.75% for 2122 AY)	Uniquely available to TX residents (BU's largest UG student population)		No origination fee, deferment allowed	536 students in 2122 AY alone	Access to lender database for certification/loan status	https://www.elmsellect.com/disclosures/f42e639b-5ffc-4796aa16-7ba9574b02a8.pdf

INTERNATIONAL

Vendor	Description	Feature 1	Feature 2	Feature 3	Borrower Perks	BU Volume	Servicing Quality	Disclosures
Ascent	Credit based (cosigned + noncosigned) and outcomes based loans.	SAP not required	Prior balance loan permitted	Available to Intl. + DACA students.	No origination fee, scholarship giveaways, inschool deferment, flexible repayment options, college resources for students	70+ since 1819 AY (before inclusion on PV list)	Competent, reliable, no documented issues	https://college.ascenrfunding.com/page/disclosure/application_and_solicitation/Ascent/
Citizens	Variable + fixed rate options for UG, graduate, and parent loans - refinancing options as well (over 100 BU students refi'd w/ Citizens this past year)	Competitive fixed + variable rates	365 day prior balance permitted (SAP not required)	Excellent customer service ratings	No origination fee, user-friendly website, flexible repayment options, multiyear approval for applicants, cosigner release, schp program	145+ since 1819 AY	Competent, easy to get a hold of, no documented issues	https://www.citizen-sbank.com/student-lending/DisclosureHub.aspx#application:studentfixed
College Ave	UG, general Grad, and several specialized grad loan programs for student and parent borrowers - all with opportunity for low rates (very low variable rate for qualifying applicants)	Less than 1/2 time enrollment permitted	Competitive rates	Excellent customer service ratings	No origination fee, outstanding website, deferment allowed, prior balance permitted	578+ since 1819 AY *One of our highest volume lenders	Comptent, very reachable with questions, no documented issues	https://www.collegeavestudentloans.com/applicationdisclosures/?utm_campaign=elm%20lender%20list&utm_source=elm&utm_medium=school&utm_content=disclosures&brand=college%20ave&goal=acquisition
Discover	UG, Parent, general Grad, and variety of specialized Grad loans w/ fixed and variable rates	Outstanding and accessible customer service	Many additional benefits to borrowers - including cashback reward for grades	Offers multi-year loan option	No origination fee, excellent website, scholarship giveaways, autopay discount, deferment allowed, quick and simple application process	1,305+ students since 1819 AY *One of our highest volume lenders	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.discover.com/student-loans/application/download-student-loan-forms?acmpgn=F_ELM_XXXX_BM_X_HM_PG3
Earnest	UG, general Grad, and specialized grad loan programs w/ fixed and variable rates	Exceptionally competitive fixed and variable rates	SAP not required	Prior balance permitted	No origination fee, autopay discount, longer grace period (9 months), great customer service ratings	29+ students since 1819 AY	Competent, easy to reach, no documented issues	https://www.earnest.com/student-loan-rate-disclosures
Sallie Mae	UG and Grad loans w/ variable and fixed rates (student and parent borrowers permitted)	Accessible: available to applicant or cosigner w/ FICO score of 640+	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, variety of repayment options, deferment available	3,000+ students since 1819 AY *Highest volume private lender	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.salliemae.com/student-loans/smart-option-student-loan/terms/loan-app-solicitation/
SoFi	UG, Parent, general Grad, and variety of specialized grad program loans w/ fixed and variable rates	Excellent customer service ratings	Prior balance loan permitted	Great customer interface - website and app	No origination fee, autopay discount, returning borrower discount, variety of repayment options	65+ students since 1819 AY	Competent, high quality servicing, easy to get a hold of, no documented issues	https://www.sofi.com/legal/#psl-asd

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Ascent	Credit based (cosigned + noncosigned) and outcomes based loans.	SAP not required	Prior balance loan permitted	Available to Intl. + DACA students.	No origination fee, scholarship giveaways, inschool deferment, flexible repayment options, college resources for students	70+ since 1819 AY (before inclusion on PV list)	Competent, reliable, no documented issues	https://college.ascentfunding.com/page/disclosure/application_and_solicitation/Ascent/
Citizens	Variable + fixed rate options for MBA loans - refinancing options as well (over 100 BU students refi'd w/ Citizens this past year)	Competitive fixed + variable rates	365 day prior balance permitted (SAP not required)	Excellent customer service ratings	No origination fee, user-friendly website, flexible repayment options, multiyear approval for applicants, cosigner release, schp program	145+ since 1819 AY	Competent, easy to get a hold of, no documented issues	https://www.citizen-sbank.com/student-lending/DisclosureHub.aspx#application:studentfixed
College Ave	Specialized MBA loan program w/ opportunity for low rates (very low variable rate for qualifying applicants)	Less than 1/2 time enrollment permitted	Competitive rates	Excellent customer service ratings	No origination fee, outstanding website, deferment allowed, prior balance permitted	578+ since 1819 AY *One of our highest volume lenders	Comptent, very reachable with questions, no documented issues	https://www.collegeavestudentloans.com/applicationdisclosures/?utm_campaign=elst&utm_source=elst&utm_medium=school&utm_content=disclosures&brand=college%20ave&goal=acquisition
Custom Choice	Grad loans offered w/ very simple application process and great interest rates	Low median rates (fixed + variable)	SAP not required	Excellent customer service ratings	No origination fee, deferment allowed, flexible repayment options, autopay discount, cosigner release	13+ students since 1819 AY	Competent, no documented issues	https://www.alternativeloan.com/CustomChoice
Discover	Specialized BMA loans w/ fixed and variable rates	Outstanding and accessible customer service	Many additional benefits to borrowers - including cashback reward for grades	Offers multi-year loan option	No origination fee, excellent website, scholarship giveaways, autopay discount, deferment allowed, quick and simple application process	1,305+ students since 1819 AY *One of our highest volume lenders	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.discover.com/student-loans/application/download-student-loan-forms?acmpgn=F_ELM_XXXX_BM_X_HM_PG3
Earnest	Specialized MBA loan programs w/ fixed and variable rates	Exceptionally competitive fixed and variable rates	SAP not required	Prior balance permitted	No origination fee, autopay discount, longer grace period (9 months), great customer service ratings	29+ students since 1819 AY	Competent, easy to reach, no documented issues	https://www.earnest.com/student-loan-rate-disclosures
KHEAA	Advantage Education Loan: Grad student loans w/ fixed rate	Exceptionally competitive fixed interest rates (20% of applicants receive lowest possible rate)	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, cosigner release (after just 12 payments)	N/A	All servicing done in-house, great institutional support system, easy to reach, no documented issues	https://www.advantageeducationloan.com/ael/ael/tools.faces#psc.tab=0
PNC Bank	Specialized MBA program loans	Very competitive fixed and variable interest rates	SAP not required	Prior balance permitted	No origination fee, autopay discount (up to .5%), flexible repayment options, deferment available	35+ students since 1819 AY	Competent, easy to contact, no documented issues	https://www.campusdoor.com/Sites/PNC/asd.aspx
Sallie Mae	Grad loans w/ variable and fixed rates (student and parent borrowers permitted)	Accessible: available to applicant or cosigner w/ FICO score of 640+	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, variety of repayment options, deferment available	3,000+ students since 1819 AY *Highest volume private lender	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.salliemae.com/student-loans/smart-option-student-loan/terms/loan-app-solicitation/
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Brazos Education Lending	Parent loan for UG and Grad students w/ fixed + variable rates	Uniquely available to Texas residents	5 repayment options to choose from	Competitive rates	No origination fee, autopay discount, cosigner fall off after 12 payments	25+ since 1819 AY	No documented issues	https://apply.firstmarkservices.com/ASD?LoanProgramCode=BRZPAR008&term=0&isFixed=True
Citizens	Variable + fixed rate options for parent loans - refinancing options as well (over 100 BU students refi'd w/ Citizens this past year)	Competitive fixed + variable rates	365 day prior balance permitted (SAP not required)	Excellent customer service ratings	No origination fee, user-friendly website, flexible repayment options, multiyear approval for applicants, cosigner release, schp program	145+ since 1819 AY	Competent, easy to get a hold of, no documented issues	https://www.citizensbank.com/student-lending/DisclosureHub.aspx#application-studentfixed
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Discover	Parent loans for UG and Grad programs w/ fixed and variable rates	Outstanding and accessible customer service	Many additional benefits to borrowers - including cashback reward for grades	Offers multi-year loan option	No origination fee, excellent website, scholarship giveaways, autopay discount, deferment allowed, quick and simple application process	1,305+ students since 1819 AY *One of our highest volume lenders	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.discover.com/student-loans/application/download-student-loan-forms?acmpgn=F_ELM_XXXX_BM_X_HM_PG3
Earnest	Parent loans w/ fixed and variable rates	Exceptionally competitive fixed and variable rates	SAP not required	Prior balance permitted	No origination fee, autopay discount, longer grace period (9 months), great customer service ratings	29+ students since 1819 AY	Competent, easy to reach, no documented issues	https://www.earnest.com/student-loan-rate-disclosures
Texas Extra Credit	Parent loans for Texas Residents	Very low median fixed interest rate	SAP not required	Prior balance permitted	No origination fee, autopay discount (up to .5%), longer grace period (9 months), great customer service ratings, cosigner release	86+ students since 1819 AY	Competent, no documented issues	https://texasextracredit.com/asd.pdf
KHEAA	Advantage Education Loan: Parent fixed rate loans	Exceptionally competitive fixed interest rates (20% of applicants receive lowest possible rate)	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, cosigner release (after just 12 payments)	N/A	All servicing done in-house, great institutional support system, easy to reach, no documented issues	https://www.advantageeducationloan.com/ael/ael/tools.faces#psc.tab=0
Sallie Mae	Parent loans w/ variable and fixed rates (UG and Grad level students permitted)	Accessible: available to applicant or cosigner w/ FICO score of 640+	SAP not required	Less than 1/2 time permitted	No origination fee, prior balance permitted, excellent customer service ratings, variety of repayment options, deferment available	3,000+ students since 1819 AY *Highest volume private lender	Excellent, very easy to contact, BU has access to lender portal, no documented issues	https://www.salliemae.com/student-loans/smart-option-student-loan/terms/loan-app-solicitation/
SoFi	Parent loans w/ fixed and variable rates	Excellent customer service ratings	Prior balance loan permitted	Great customer interface - website and app	No origination fee, autopay discount, returning borrower discount, variety of repayment options	65+ students since 1819 AY	Competent, high quality servicing, easy to get a hold of, no documented issues	https://www.sofi.com/legal/#psl-asd