



## Comprehensive List of Non-Federal Alternative Loan Lenders for Past Three Years

Alternative Student Loans are non-federal educational loans in the student's name, offered through private lenders. Smith College recommends that students first explore all federal loan options before exploring the non-federal alternative loans. Please note also that we highly recommend that you speak with a financial aid counselor before taking out an alternative student loan. Please contact our office to make an appointment, or come in during our published drop-in hours.

**You are able to apply for a loan from any lender that offers private education loans.** Private lenders do check your credit history to see if you qualify for a loan. In many cases a co-borrower may be required to qualify for a loan and may help lower your cost of borrowing. Interest rates, fees, and qualifications vary, so be sure to review the details of information provided by the lender.

Smith College does not maintain a recommended lender list. However, we do provide this comprehensive list of lenders that Smith College students have used for the past three years. Smith College has not reviewed the terms and conditions of the loans offered by these lenders and does not endorse any one of them. For details on each lender's loan program please contact them directly. We have intentionally not included links to the websites of these lenders.

Alaska Student Loan Corporation  
Boeing Employees Credit Union  
Chase Bank – JPMorgan Chase Bank  
CitiBank  
Citizens Bank  
Community First Credit Union of Florida  
Digital Federal Credit Union  
Discover Bank  
Iowa Student Loan  
Maine Education Loan Authority  
Massachusetts Education Financing Authority  
New Jersey Higher Education Student Assistance Authority  
Northwest Federal Credit Union  
PNC Education Loan Center  
Rhode Island Student Loan Authority  
Sallie Mae  
SunTrust Bank  
UMass Five College Credit Union  
USC Credit Union  
Vermont Student Assistance Corporation  
Visions Federal Credit Union  
Wells Fargo Bank

Smith College and its employees do not receive any benefits from lenders listed on this comprehensive list. We are committed to the highest standards of professional conduct. Please review our Code of Conduct for details of our practices: <http://www.smith.edu/finaid/codeofconduct.pdf>