



Private Loans – Lender List:

CBT College after review has identified the following preferred lenders. The decision is based on a review of interest rates, repayment rates, fees and quality of serving.

Note: Students or the student’s family members **do not** have to borrow from a lender identified on this list.

- A. **Sallie Mae:** <https://www.salliemae.com/student-loans/smart-option-student-loan/>
- Fixed Rate Option: 5.74% through 11.85%
 - Variable Rate Option: 2.50% APR to 9.59% APR
(0.25 percentage point interest rate reduction while enrolled to make scheduled monthly payments by automatic debit)
- B. **College Avenue:** www.collegeavestudentloan.com
- Fixed Rate Option: 4.99% APR through 11.24% (with auto pay discount included)
 - Variable Rate Option: 2.20% through 9.29% APR (with auto pay discount included)
- C. **PNC:** www.pnconcampus.com
- Variable Rate Option: 3.75% to 10.70% (APRs from 3.65% to 10.70%)
 - Fixed Rate Option: 6.49% to 12.99% (APRs from 6.19% to 12.99%)
(Get 0.50% off your rate with automated payments from your checking or savings account)
- D. **Wells Fargo:** <https://www.wellsfargo.com/student/>
- When a loan request is in a Credit Eligible status, the student applicant (or the cosigner agent, when applicable) has the option to choose whether they want their loan to have a fixed interest rate or a variable interest rate. The interest rates are based on the custom score of the student applicant and/or the lowest scoring creditworthy cosigner, if applicable, at the time of credit approval.

Disclosure: *This list of private loan providers has been provided based on the following benefits:*

- Competitive Interest Rates
- Competitive Repayment Options’
- No or Low Origination Fee Charges
- Servicing Quality

Student Name: _____ Date: _____

Student Lender Selection: _____

Amount: _____ Credit Decision: _____

Financial Aid Officer Signature: _____ Date: _____