

CREDIT-BASED LOANS AVAILABLE TO INTERNATIONAL STUDENTS

All students are encouraged to seek lenders offering loans with the most favorable terms. Here are the steps you should take in investigating your loan options:

1. First, if you [qualify](#) as a citizen, permanent resident of the U.S. or eligible non-citizen and as such are able to access U.S. federal student loans, which offer very favorable terms, you should consider them first. Start by completing the [FAFSA](#) (Free Application for Federal Student Aid).
2. Next, if you do not qualify for U.S. federal student aid we advise that you check with your home country to see if loans to study in the U.S. are available.
3. Next, many U.S. [lenders](#) offer credit-based educational loans to international students **if they apply with a credit-worthy U.S. citizen, permanent resident, or eligible non-citizen co-borrower**. If you are able to secure a qualified co-borrower we urge you to do so and consider loans of this type, because approval and more favorable terms will be more likely. We urge you to compare credit-based loan information and terms carefully to determine the best fit for your particular circumstances and we [suggest using Credible.com to do so](#). Credible is a free online loan selection tool that allows you to compare prequalified rates*, terms, and eligibility rules side-by-side in just a few minutes. You can filter your search to sort on key factors most important to you. With your approval, Credible will pull a soft credit inquiry, which will not affect your credit score but will enable you to compare interest rates you qualify for at multiple lenders. Requesting prequalified rates on Credible is free and doesn't affect your credit score. However, applying for or closing a loan will involve a hard credit pull that impacts your credit score and closing a loan will result in costs to you. Credible assures users that it is [secured with 256-bit encryption](#) technology. The Credible privacy policy can be [found here](#). You are not required to borrow from any of the lenders listed in the Credible marketplace. Only you and your family can decide which loan program is best for you. You are not required to borrow from any of the lenders suggested by Credible and there is no penalty for selecting a different lender, if you prefer.
4. If you are an international student seeking to borrow **without a co-borrower** you will find fewer lenders from which to choose. The two lenders listed below do *not* require a U. S. citizen, permanent resident, or eligible non-citizen co-borrower, however their interest rates and other terms may be less favorable. Certain restrictions apply as noted.
 - o [MPower Financing](#)
Offers loans to eligible international students, undergraduate and graduate, who are enrolled in a degree program and are within two years of graduation.
 - o [Prodigy Finance](#)
Offers loans to eligible international students enrolled in law, graduate business, or postgraduate engineering, law, business, public policy and health science degree programs.

You are not required to borrow from any lender listed here, elsewhere on our website, or in other University materials. You may choose to borrow from any lender without penalty. We urge you to compare credit-based loan information and terms carefully to determine the best fit for your particular circumstances.