



Private/ Alternative Loan Lenders

If you need additional Financial Aid, you may apply for a private loan online through the lender's website. Please note that approval for private loans are based on a credit check.

Lender	Website
Citizens Bank Student Loans	www.citizensbank.com/studentloans
College Ave Student Loans	http://www.collegeave.com
Credit Union Student Choice (American Heritage Federal / Polish & Slavik Federal/ Nassau Educators / Merck Sharp and Dohme Federal / Baxter / SB1 Federal / CTCE Federal / Benchmark Federal / Boeing Helicopters / Quarum / Members 1st / Visions Federal / USAlliance / TruMark Financial Credit Union / Mifflin County Savings Bank)	http://www.studentchoice.org/
cuStudentLoans (LendKey, Deepwater Industries, Bay Atlantic FCU)	https://apply.custudentloans.org/loans/student/borrower/checklist
Discover Loans	http://www.discoverstudentloans.com/college-student-loans/certified-private-loans.aspx
First Marblehead (Sun Trust, Union Federal)	Sun Trust: www.suntrustededucation.com Union Federal: www.ufpsl.com
NJClass Loans (Student or Parent borrowers) <i>*Follow same requirements as receiving a Direct Stafford Loan, except you can be in a certificate program.</i>	Complete NJ Class Xpress Application
PNC Solution Loans	http://www.pnconcampus.com/
Sallie Mae Smart Option Loans	On-line Sallie Mae Smart Option Loan Application
Wells Fargo Collegiate Loans	https://www.wellsfargo.com/student/collegiate-loans/
Wells Fargo Graduate Loans	https://www.wellsfargo.com/student/graduate-loans/private/

- Alternative Loan Borrowers are not required to use any of the lenders named above. Alternative Loan Borrowers have the right to select the lender of their choice and will not suffer any penalty or unnecessary delay by the University for choosing a lender that is not on this list.
- You may find the **Private Loan Self-Certification Form** and the above list of private lenders at: www.rowan.edu/provost/financialaid/alternative.html