The flexibility of the Smart Option Student Loan makes it an ideal solution for those who:

• Are an international student studying in the U.S. and have a cosigner who is a U.S. citizen or permanent resident
• Still need financing after maximizing grants and scholarships
• Are seeking a professional certification or enrolled in a continuing education program
• Are attending school full time, half time, or less than half time
• Have an existing balance to pay for an enrollment period within the past 365 days

APPLY ONLINE TODAY!
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FOR DEGREE-GRANTING INSTITUTIONS
You can get up to 100% of the school-certified cost of attendance. The Smart Option Student Loan gives you the flexibility to choose between three different repayment options. Make payments while in school or defer them until after school. The option is yours.

- Choose between a competitive variable or fixed interest rate.
- Benefit from no origination fee and no prepayment penalty.
- International students must submit required U.S. Citizenship and Immigration Service (USCIS) documentation.
- Lower your interest rate. Receive a 0.25 percentage point interest rate reduction while enrolled to make scheduled monthly payments by automatic debit.

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