

## FIXED

**10 yr - 6.35%**

\*6.04% APR

**15 yr - 6.60%**

\*6.32% APR

**20 yr - 6.85%**

\*6.58% APR

## VARIABLE

**10 yr - 7.30%**

\*6.88% APR

**15 yr - 7.55%**

\*7.17% APR

**20 yr - 7.80%**

\*7.44% APR

**THROUGH JUNE 30, 2024**



## WHAT IS THE SELF LOAN?

The SELF Loan is a student loan administered by the Minnesota Office of Higher Education, and is unique to Minnesota. The program is not funded by the state or federal government.

Available to Minnesota residents attending any eligible institution and non-residents physically attending eligible institutions in Minnesota.

Borrowers must have a co-signer to keep interest rates low.

## WHY CHOOSE US?

No application, processing or guarantee fees.

Rates are not based on borrower or cosigner credit score. This is how we can publish our rates and you know what they are before applying.

Low monthly payments, while you are in school, keeps you aware of your principal balance and helps us stay in touch.

## INTEREST RATE OPTIONS

Borrowers can choose either a fixed or variable rate as well as a 10, 15, or 20 year repayment term. Variable rates can change every three months. Rates are published and not dependent on your credit score.

## HOW MUCH CAN I BORROW

Loan limits are based on the student's educational program. Depending on the program, the maximum annual limits are \$3,500, \$20,000, or \$40,000. Minimum loan amount is \$500.

## PAYMENT REQUIREMENTS

In-School Period and Transition Period (up to 12 months after leaving school) monthly payments of up to \$25 per loan

Extension Period - optional up to 24 months of interest only payments after Transition Period

Repayment Period - monthly payments of interest and principal

## CONTACT US