

LOANS FOR SPECIAL CIRCUMSTANCES

Common loan programs for students enrolled 6 or more credits:

- Citizen's Bank
- College Ave
- Common Bond
- CU Student Choice (varies by Credit Union)
- SunTrust
- Discover
- Earnest
- iHELP
- PA Forward
- PNC Bank
- Sallie Mae
- Thrivent
- Union Federal
- Wells Fargo

Loan programs for students enrolled 1 to 5 credits (less than ½ time):

- Sallie Mae
- Wells Fargo
- College Ave
- Earnest

Loan programs for students NOT making Satisfactory Academic Progress (SAP):

- Citizen's Bank
- PNC Bank
- Sallie Mae
- SunTrust
- Wells Fargo
- Earnest

Loan programs for non-degree seeking students:

- Sallie Mae

Loan programs to cover Past Due Balances up to one year:

- **Sallie Mae** (up to 365 days from last date of attendance^{**})
- **Earnest Student Loans** (up to 365 days from last date of attendance^{**})
- **Citizens Bank** (up to 180 days from last date of attendance^{**})
- **Union Federal** (up to 90 days from last date of attendance^{**})
- **Thrivent** (up to 90 days from last date of attendance^{**})
- **PNC Bank** (up to 60 days from last date of attendance^{**})
- **SunTrust** (up to 30 days from last date of attendance^{**})
- **Wells Fargo** (up to 30 days from last date of attendance^{**})

IMPORTANT REMINDER: As a borrower, you have the right to select any lender you choose and Millersville University's Office of Financial Aid will be happy to process any loan for students so long as they meet the eligibility criteria. Other lenders may have the same eligibility allowances as those listed above. Please be sure to check with the lender if you have questions regarding eligibility requirements.

**** Your Last Date of Attendance** is calculated by the last date you were reported as enrolled for the semester. The loan that you apply for must fall within the applicable time frame allowed by the lender in order to be certified. Please keep in mind that a loan for a past due balance may only be applied to a previous term balance and cannot include current enrollment, current charges or exceed the amount past due. **