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Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate Annual Loan Limit	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Students Annual Loan Limit	Not Applicable (all graduate and professional students are considered independent)	\$20,500 (unsubsidized only)
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

What is the interest rate for alberta student loans. Alberta student loans and grants funding guide. How to pay off alberta student loans. How much do you get for student loans alberta. Can alberta student loans be forgiven.

When students apply to take out private student loans, they'll typically be required to pass a credit check. Since most college students have a limited credit history, that usually means they can't qualify for a student loan on their own. Some student loan companies market no-cosigner student loans to graduate students in certain professions. But Funding University is one of the few lenders who lends to undergraduate students who don't have a co-signer. Private loans have fewer benefits and protections than the more common federal student loans. Most students who qualify for federal student loans should only turn to private loans after they've hit their annual or aggregate loan limits. But if you're not eligible for federal student loans or you need to bridge a funding gap, Funding U could help you take out a student loan to pay for school without a cosigner. Learn who would benefit from their student loans and who should look at other funding options. Non-cosigned private student loans for undergraduates come with fixed rates and no origination fees. SMaRT™ scoring system relies on non-credit eligibility factors Funding U Student Loans Details \$200 Amazon gift card for referring friends Funding University, or Funding U, specializes in private student loans for undergraduate students. Currently, Funding U is able to lend in 30 states. Their loans never require a cosigner. Instead, the company lends based on your likelihood of graduation from college. The borrowing requirements are based on your GPA, and year in school. Upperclassmen can expect better rates and are more likely to qualify for a private loan from Funding U. Funding U uses a proprietary scoring system, called SMaRT™, to determine a student's loan eligibility. SMaRT™ relies on a variety of non-credit variables to evaluate student borrowers during the loan approval process. One of those variables is a student's GPA. The actual GPA requirements vary by academic year. Underclassmen need higher cumulative GPAs to take out a loan compared with upperclassmen. In addition to GPA requirements, Funding U has school graduation-rate requirements. A certain percentage of students that enroll in your school must graduate within 6 years in order for it to be an eligible academic institution. Below you'll see the educational requirements by year. Institution 6-Year Graduation Rate You don't need a job or any source of income to take out a loan from Funding U. However, you will need to immediately begin making payments of at least \$20 per month on the loan while you're still in school. Ideally, you'll want to have part time work or another source of income to cover these payments. Students can borrow \$3,001-\$15,000 per year with Funding U. Regardless of how much you borrow, you will not pay any origination fees. They also have no prepayment penalties. Rates on Funding U loans range from 7.99% - 12.99% when you are set up on autopay. All loans have 10-year terms which, unfortunately, doesn't provide any payment flexibility. Many other private loans come with 15- or 20-year options which can be useful for borrowers who want lower monthly payments. Normal repayment begins 6 months after you graduate (or otherwise leave your school). During school, you must make minimum payments of \$20 per month or interest-only payments. Since interest will accrue during school, making interest-only payments could help to keep your loan balance down and avoid interest capitalization after you graduate. Yes, Funding U offers a \$100 Amazon gift card graduation reward to all of its borrowers. To receive your gift card, you'll simply need to provide proof of your graduation date such as by submitting your final semester grades or a copy of your degree. You can also earn a \$200 Amazon gift card by referring a friend to Funding U. And borrowers who sign up for autopay receive a 0.50% discount on their interest rate. Funding U is one of very few companies that lends student loans to underclassmen without a co-signer. However, there are other options. First, students should look into Federal Student Aid. You can apply for Federal Student Aid by filling out the FAFSA on StudentAid.gov. If you can't get enough funding through Federal Student Aid, you'll want to compare loan offers from private lenders. Since most lenders require a cosigner or a source of income, finding a loan alternative to Funding U may be difficult. However, a private loan marketplace like Credible could help you find a loan. Check out the table below to see how they compare to some of the more popular private loan lenders: Soonest Cosigner Release Eligibility N/A (None of Their Loans Have Cosigners) All private loans are less flexible than federal student loans. For example, you won't have the option to sign up for income-driven repayment if you're feeling pinched by your standard monthly student loan payments. However, Funding U offers more borrower protections than you'll find with some other private student loan lenders. It's forbearance policy, for example, is very generous offering up to 24 months of hardship forbearance (applied in 90-day increments). You can also receive up to 24 months of forbearance during a medical residency, military deployment, or if you enroll in a graduate degree program. Funding U does provide death discharge, but unlike other lenders, will not discharge loans due to permanent disability. Instead, it can provide up to 60 months of forbearance for totally disabled borrowers. No, Funding U is a completely fee-free student loan lender! There are no application fees, origination fees, or prepayment penalties. And it doesn't charge any late payment fees either which is a rarity in the private student loan industry. Funding U doesn't provide any contact information on its website. However, it does list several ways to reach its loan servicer, Scratch Loan Servicing. To get in touch with Scratch Loan Servicing, you can call 1-844-727-2684 or live chat at scratch.fi. Its customer service hours are 9 AM - 8 PM (ET), Monday through Thursday and 9 AM - 5 PM (ET) on Friday. Undergraduate students should be careful about taking out private loans. These loans don't have the same protections as federal loans, and they often carry high interest rates. In some cases, private loans can be avoided by working during the school year or summer or by living very frugally. Of course, you may face extenuating circumstances where taking on private student loans is the best way to get your degree. For example, not everyone qualifies for federal loans (such as DACA students or permanent residents). And if you do need a private loan on an undergrad, Funding U is a strong option for those who would can't or don't want to add a co-signer. Let's answer a few common questions about Funding U student loans: Does Funding U lend to graduate students? No, only undergraduate students are eligible to apply for Funding U student loans. Is Funding U a good student loan? Funding U stands out from the private student loan crowd by never requiring cosigners. However, it may try to compensate for the extra risk it takes on by charging higher interest rates. Students should compare Funding U's rates with their cosigned student loan options. Can parents apply for a Funding U student loan? No, Funding U only lends to students directly. Does Funding U offer student loan refinancing? No, if you're interested in refinancing your Funding U student loans, you'll need to apply with a different private lender. Will applying with Funding U hurt my credit score? Funding U offers a pre-qualified rate tool that uses a soft credit check. However, if you move forward with submitting a full loan application, a hard credit check will be added to your credit report which is likely to have a short-term impact on your credit score. Pre-Qualified Rates (Soft Credit Check) Fixed payments of \$20 Interest-only payments 4-year, accredited, non-for-profit colleges in the United States (Will currently lend to students at approximately 1450 schools) Must be a full-time student to apply Customer Service Phone Number Monday-Thursday, 9 AM - 8 PM Friday, 9 AM - 5 PM PMP O. BOX 411285 San Francisco, CA 94141-1285 Address For Sending Payments Scratch Services, LLC P.O. Box 398654 San Francisco, CA 94139-8654 \$200 Amazon gift card for referring friends Loan Options Customer Service Rewards and Perks Rates and Fees Ease of Use Summary Funding U is a private student loan lender that offers no-cosigner undergraduate students loans with no origination fees and 10-year terms. Pros Loans never require a cosigner. No fees for origination or prepayment Low in-school payment requirements Cons Rates may be higher than cosigned loans Only offers 10-year repayment terms Unable to lend in 20 states Robert Farrington is America's Millennial Money Expert® and America's Student Loan Debt Expert™, and the founder of The College Investor, a personal finance site dedicated to helping millennials escape student loan debt to start investing and building wealth for the future. You can learn more about him on the About Page, or on his personal site RobertFarrington.com. He regularly writes about investing, student loan debt, and general personal finance topics geared towards anyone wanting to earn more, get out of debt, and start building wealth for the future. He has been quoted in major publications including the New York Times, Washington Post, Fox, ABC, NBC, and more. He is also a regular contributor to Forbes. Post secondary education can be paid for through savings, family contributions, jobs, scholarships, bursaries, grants, awards and/or student loans. Government student loans provide more flexibility than bank student loans, and sometimes portions of government loans can be forgiven. If you have to borrow for your education it might be wise to explore that option first. Do your research. Make sure you are aware of all important details, such as when your loan repayment must begin, the duration of the loan, and the rate of interest you are paying. Alberta Student Aid: Apply for Loans and Grants What's new 2021-2022: Students can now access the following applications: 2021-22 Full-time application 2021-22 Part-time application Students can also use the following resources to help them complete the full-time post-secondary application for financial assistance: Student Aid Alberta: Everything you need to know about student funding Apply here for: Alberta Student Loans Alberta Government Scholarships such as the Alexander Rutherford Scholarship. 1 855 606-2096 for Student Aid Alberta program information, help with user names and passwords Email: support@alberta-studentaid.ca Entrance and exit counseling that informs students about Alberta Student Loan process and student responsibilities Government of Canada Student Financial Assistance Provides information on Student Loans, grants, scholarships, education savings and financial assistance for protected persons. FinAid Descriptions of financial aid resources for Canadian students. The information provided is for study in both Canada and the US.

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