Navy Federal Student Loans

THE APPLICATION PROCESS

Income Requirements

You can meet the income requirement to qualify for a private student loan in one of two ways:

- your minimum annual income is at least $15,000

  or

- your creditworthy co-signer's minimum annual income is at least $15,000

How Much Can I Borrow?

The following table shows minimum and maximum loan amounts up **to the borrower's school-certified cost of attendance.***

Minimum Loan Amount	$1,000
Maximum Loan Amount	$200,000*

*Maximum available for graduate school or for graduate and undergraduate loans combined

How Long Will It Take for My School to Get the Funds?

Each school has its own certification processes and timelines, but it usually takes around 4 to 6 weeks from when you apply to the time the money is sent to your school. It's best to apply for your private student loan about 1 to 2 months before classes start.

Learn more
navyfederal.org/student-loans

The Navy Federal Student Loan Center

NAVY FEDERAL Credit Union®

1-877-304-9302
Monday–Friday, 8 am–8 pm ET

navyfederal@LendKey.com

Navy Federal is insured by NCUA.

NAVY FEDERAL Credit Union®

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COAST GUARD
VETERANS

Navy Federal Student Loans Can Help You **Get the Life You Want**

You can have it all—the college experience, the degree and a path to reach your goals. Our student loans can help pay for the expenses that federal loans, scholarships and grants don't.

The Application Process

Before you begin, make sure you know how much you need to borrow, and have your basic financial and academic information handy.

Our online application is a simple 3-step process:

1 Application
- Apply online at **navyfederal.org/student-loans**
- Get notified of preliminary application decision

2 Documentation
- Submit proof of income—we'll email you specifics

3 Approval and Acceptance
- Receive final decision and loan agreement
- Sign loan agreement electronically

Navy Federal will schedule the loan disbursement and send the money directly to your school based on the school's schedule.

Adding a Co-Signer Can Help

If you have a limited credit history, applying with a creditworthy co-signer who is a Navy Federal member could be a great idea. In fact, **9 out of 10 of our student borrowers have a co-signer**.

They could:
- increase your chances of loan approval
- help you get a lower interest rate on your loan

Who Can Apply?

You can apply if you're a Navy Federal Credit Union member, a US citizen or legal resident, and a legal adult in your state.