

A Better Student Loan Experience.

College **AVE**[®]
STUDENT LOANS

College Ave Student Loans is a national lender with a mission to help students, graduates, and their families finance higher education. Solely focused on student loans, we deliver a best-in-class customer experience and the most consumer-friendly product suite in the industry, delivering on our brand promises of simple, clear, and personal.



We offer undergraduate, graduate, parent, and refinance loans plus tools and resources to help families succeed and pay for school without the stress. Families can find their best loan with a 3-minute application, instant credit decision and no fees to apply.

THE DIFFERENCE BETWEEN FEDERAL AND PRIVATE STUDENT LOANS

There are two types of student loans: federal and private. When trying to decide how to pay for college, most students will encounter both. It's important to understand the difference.

Federal student loans

Funded directly by the federal government and to apply, students will need to complete the Free Application for Federal Student Aid (FAFSA) every year. Generally federal student loans offer low fixed rates and repayment assistance programs not typically found on private student loans. It's best to exhaust federal loan options in the student's name before considering private loans.

Private student loans

Funded by banks and private lenders, like College Ave, and have credit and income requirements. Private loans typically offer both fixed and variable interest rates as well as multiple repayment options. Since most college students have limited credit history and income, they often won't qualify for a private loan by themselves so a parent or guardian will need to cosign the loan.

There are limits to how much you can borrow under the federal loan program. If students find that they need more financial assistance to help pay for college, then private student loans are an option to consider.

There are a variety of college financing options available and understanding these options will help students and their families find the best approach to pay for school.



ABOUT OUR PRODUCTS

With no origination fees, competitive fixed and variable interest rates, and a customer-friendly experience from application through repayment, College Ave offers best-in class private student loan options.

We pride ourselves on making the student loan process less complicated and offer resources and tools to help our customers

make the right decision for them when it comes to paying for college.

With the most repayment options in the industry, borrowers can select from four different repayment options and choose the number of years they take to repay the loan. This allows customers to find the best fit for their financial situation and budget.

PARTNERING WITH COLLEGE AVE

College Ave offers a referral partner program to meet the needs of your customers or members and offer private student loans and student loan refinance products.

As the program is referral-based, it allows you to serve the student loan needs of your customers or members while avoiding all loan administration and costs associated with origination, disbursement and servicing. Partners simply market the program and receive a referral fee on funded loans that are sourced through their program. College Ave offers a turnkey solution including sharing best demonstrated marketing practices.

To learn more about how easy it is to offer private student loans for your customers, contact us.



PARTNERSHIPS@COLLEGEAVE.COM

COLLEGEAVESTUDENTLOANS.COM/PARTNER

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College Ave Student Loans products are made available through either Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or M.Y. Safra Bank, FSB, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE (IN WHOLE OR IN PART) THIS LOAN PROGRAM AND ITS ASSOCIATED SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK WWW.COLLEGEAVESTUDENTLOANS.COM FOR THE MOST UP-TO-DATE INFORMATION.

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