

UC Preferred Lender List At-A-Glance

Borrower/Loan Type	Lender	Student Must be Maintaining Satisfactory Academic Progress as Determined by the School	Must be Enrolled in at Least 6 Units	Must Be Enrolled in Degree Seeking Program	Can Be Applied to Past Due Balance	Minimum Loan Amount
Undergraduate	Citizens (Fixed/Variable Rate)	No	Yes	Yes	Yes	\$1,000.00
	Custom Choice (Fixed/Variable Rate)	No	No	Yes	Yes	\$1,000.00
	Discover (Fixed/Variable Rate)	Yes	Yes	Yes	No	\$1,000.00
	Earnest (Fixed/Variable Rate)	No	Yes	Yes	Yes	\$1,000.00
	Sallie Mae (Fixed/Variable Rate)	No	No	Yes	Yes	\$1,000.00
	SoFi (Fixed/Variable Rate)	No	Yes	Yes	Yes	\$1,000.00
Graduate	Citizens	No	Yes	Yes	Yes	\$1,000.00
	Custom Choice (Fixed/Variable Rate)	No	No	Yes	Yes	\$1,000.00
	Discover (Fixed/Variable Rate)	Yes	Yes	Yes	No	\$1,000.00
	Earnest (Fixed/Variable Rate)	No	No	Yes	Yes	\$1,000.00
Graduate Business	Advantage	No	No	Yes	No	\$1,000.00
	Citizens	No	Yes	Yes (MBA and Graduate Business degrees)	Yes	\$1,000.00
	College AVE MBA (Fixed/Variable Rate)	Yes	No	Yes (MBA Program)	Yes	\$1,000.00
	Custom Choice (Variable Rate Only)	No	No	Yes	Yes	\$1,000.00
	Discover MBA (Fixed/Variable Rate)	Yes	Yes	Yes	No	\$1,000.00
	Sallie Mae MBA Loan (Variable Rate Only)	No	No	Yes	Yes	\$1,000.00
	SoFi MBA (Fixed/Variable Rate)	No	Yes	Yes (MBA Program)	Yes	\$1,000.00
Health Professional	Citizens	No	Yes	Yes	Yes	\$1,000.00
	College AVE (Fixed/Variable Rate)	Yes	No	Yes	Yes	\$1,000.00
	Discover (Fixed/Variable Rate)	Yes	Yes	Yes	No	\$1,000.00
	Earnest (Fixed/Variable Rate)	No	No	Yes	Yes	\$1,000.00
	SoFi (Fixed/Variable Rate)	No	Yes	Yes (or graduate-level certificate)	Yes	\$1,000.00
International	Ascent (Fixed/Variable Rate)	No	Yes	Yes	Yes (Variable Rate Only)	\$2,001.00
	Citizens (Fixed/Variable Rate)	No	Yes	Yes	Yes	\$1,000.00
	College AVE (Fixed/Variable Rate)	Yes	No	Yes	Yes	\$1,000.00
	Discover (Fixed/Variable Rate)	Yes	Yes	Yes	No	\$1,000.00
	Earnest (Fixed/Variable Rate)	No	Yes (Undergraduates Only)	Yes	Yes	\$1,000.00
	MPower No-Cosigner Loan	Yes	No	Yes (must be within two years of graduation)	Yes	\$2,001.00
	Prodigy Finance	No	Yes (Must be Full-Time)	Yes	No	\$15,000.00
Medical/Dental	Citizens	No	Yes	Yes	Yes	\$1,000.00
	College AVE (Fixed/Variable Rate)	Yes	No	Yes	Yes	\$1,000.00
	Discover (Fixed/Variable Rate)	Yes	Yes	Yes	No	\$1,000.00
	Earnest (Fixed/Variable Rate)	No	No	Yes	Yes	\$1,000.00
	SoFi (Fixed/Variable Rate)	No	Yes	Yes (or graduate-level certificate)	Yes	\$1,000.00
Parent Loans	Citizens	No	Yes	Yes	Yes	\$1,000.00
	Earnest (Fixed/Variable Rate)	No	Freshmen/Sophomores/Juniors Must be Full-Time	Yes	Yes	\$1,000.00
	SoFi (Fixed/Variable Rate)	No	Yes	Yes (Bachelor's Degree or Higher)	Yes	\$1,000.00

[This information, and more, can be found on the UC Preferred Lender List. This information is subject to change at any time and should be verified directly through the lender\(s\) at time of application.](#)

[The Financial Aid Office is not made aware of the interest rate offered you by your lender prior to certification but it is very likely to be higher than the interest rates on Federal Direct Student/Parent Loans. Please see \[StudentAid.gov\]\(#\) for current interest rates.](#)

[Loan eligibility is determined, and applications are certified, by the Financial Aid Office. Students may borrow up to their full cost of attendance minus any other aid/benefits received. Loans will be certified using the loan period you requested at time of application. Students must meet lender-specific enrollment requirements prior to.](#)