

UC Preferred Lender List At-A-Glance

Borrower/Loan Type	Lender	Must be Enrolled in at Least 6 Units	Student Must be Maintaining Satisfactory Academic Progress as Determined by the School	Must Be Enrolled in Degree Seeking Program	Minimum Loan Amount	Can Be Applied to Past Due Balance
Undergraduate	Citizens (Fixed/Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
	Custom Choice (Variable Rate)	No	No	Yes	\$1,000.00	Yes
	Earnest (Fixed/Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
	Sallie Mae (Fixed/Variable Rate)	No	No	Yes	\$1,000.00	Yes
	SoFi (Fixed/Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
Graduate	Citizens (Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
	Custom Choice (Fixed/Variable Rate)	No	No	Yes	\$1,000.00	Yes
	Earnest (Fixed/Variable Rate)	No	No	Yes	\$1,000.00	Yes
	SoFi (Fixed/Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
Graduate Business	Advantage (Fixed Rate)	No	No	Yes	\$1,000.00	No
	Citizens (Variable Rate)	Yes	No	Yes (MBA and Graduate Business degrees)	\$1,000.00	Yes
	College AVE (Fixed/Variable Rate)	No	Yes	Yes (MBA Program)	\$1,000.00	Yes
	Custom Choice (Variable Rate)	No	No	Yes	\$1,000.00	Yes
	Sallie Mae MBA Loan (Variable Rate)	No	No	Yes	\$1,000.00	Yes
	SoFi MBA (Fixed/Variable Rate)	Yes	No	Yes (MBA Program)	\$1,000.00	Yes
Health Professional	Citizens (Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
	College AVE (Fixed/Variable Rate)	No	Yes	Yes	\$1,000.00	Yes
	Earnest (Fixed/Variable Rate)	No	No	Yes	\$1,000.00	Yes
	SoFi (Fixed/Variable Rate)	Yes	No	Yes (or graduate-level certificate)	\$1,000.00	Yes
International	Ascent (Fixed/Variable Rate)	Yes	No	Yes	\$2,001.00	Yes
	Citizens (Fixed/Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
	College AVE Undergrad/Grad (Fixed/Variable Rate)	No	Yes	Yes	\$1,000.00	Yes
	Earnest (Fixed/Variable Rate)	Yes (Undergraduates only)	No	Yes	\$1,000.00	Yes
	MPOWER No-Cosigner Loan	No	Yes	Yes (must be within two years of graduation)	\$2,001.00	Yes
	Prodigy Finance	Yes (Must be Full-Time)	No	Yes	\$10,000.00	Yes
Medical/Dental	Citizens (Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
	College AVE (Fixed/Variable Rate)	No	Yes	Yes	\$1,000.00	Yes
	Earnest (Fixed/Variable Rate)	No	No	Yes	\$1,000.00	Yes
	SoFi (Fixed/Variable Rate)	Yes	No	Yes (degree or graduate-level certificate)	\$1,000.00	Yes
Parent Loans	Citizens (Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
	Earnest (Fixed/Variable Rate)	Yes	No	Yes	\$1,000.00	Yes
	SoFi (Fixed/Variable Rate)	Yes	No	Yes (Bachelor's degree or higher)	\$1,000.00	Yes
Residency	Sallie Mae (Fixed/Variable Rate)	Yes	No	Yes	\$1,000.00	No

[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.](#)