

Undergraduate Student Loan Comparison



Rates and terms can change.
Confirm details on each lender website before applying.

Compare common private loan features for undergraduate students.

Included feature (Yes)

Lender	Prequalify?	No Co-signer Option?	Co-signer Release?	In-School Payment Choices	Origination Fees	Undergraduate Focus
Ascent				Deferred, Interest-only, \$25/month, Immediate	No	Broad undergrad option
Citizens				Deferred, Interest-only, Immediate	No	Undergraduate loan option
College Ave				Deferred, Interest-only, \$25/month, Immediate	No	Flexible undergrad option
Earnest				Deferred, Interest-only, \$25/month, Immediate	No	Flexible undergrad option
LendKey				\$25/month, Interest-only	No	Marketplace option
MEFA				Deferred, Interest-only	No	Fixed-rate option
Sallie Mae				Deferred, Interest-only, \$25/month	No	Common undergrad option
SoFi				Deferred, Interest-only, \$25/month, Immediate	No	Broad undergrad option



How to use this chart

- Start with lenders that let you prequalify to see rates.
- Compare co-signer options if you may need help qualifying.
- Review repayment choices before you borrow.



Parent loan note

Some private lenders also offer parent loans to help cover undergraduate education costs. Parent loans are borrowed in the parent's name, and the parent is responsible for repayment. Compare parent loan terms separately from student loan options.

This chart is for comparison only and is not a recommendation or endorsement of any lender.

More loan options: elmselect.com