

A BETTER STUDENT LOAN EXPERIENCE



Prepared for:
The State University of New York at Fredonia

Prepared by:
Jennifer Sommerman
Head of Campus Development - Northeast
College Ave

March 19, 2025

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Mark Zaffalon
Assistant Director of Financial Aid
The State University of New York at Fredonia
209 Maytum Hall
Fredonia, NY 14063

Dear Mark,

Thank you for inviting College Ave to respond to your RFI for 2025-2026. At College Ave, our focus is on stress-free student loans. This begins with a fast-and-easy application process and includes resources that help students and families understand their repayment options before they borrow. It would be a privilege to remain on your lender list for 2025-2026 and I would like to share some of our key product features with you. They include:

- Eligibility for students **enrolled less than half-time.**
- Eligibility for students enrolled in **non-degree/continuing education and certificate programs.**
- Ability to cover **past due balances** up to 365 days past due.
- **No origination or application fees.**
- A transparent application that takes just **3 minutes to complete,** with an instant credit decision.
- A variety of loans, including a Parent/Sponsor Loan that allows **any eligible parent, guardian, or sponsor** to apply for a loan on a student's behalf.
- A suite of discipline-specific graduate loans, including **loans designed specifically for your MBA and Graduate Health Professions students.**
- Eligibility for **international and undocumented students** with a valid SSN and qualified cosigner who is a U.S. citizen or permanent resident.

College Ave offers a dedicated webpage for school customers. Visit the "[For Schools](#)" page for lender and product codes, loan product information, financial literacy information and other valuable advice.

If you have any questions, please contact me at the number or email provided below. On behalf of College Ave, I look forward to continuing our relationship with The State University of New York at Fredonia toward providing responsible financing solutions for your students.

Sincerely,

Jennifer Sommerman

Jennifer Sommerman
Head of Campus Development - Northeast
302-308-5591
jsommerman@collegeave.com

COMPANY HISTORY

College Ave was founded by industry veterans to address the needs of an evolving student loan landscape. Our leadership team brings more than 150 years of experience in the student lending and banking industries. With corporate offices in Wilmington, Delaware, College Ave focuses on the in-school student loan market offering a unique alternative to traditional private loan options. As a **top-two national private education lender**, College Ave provides financing assistance to students enrolled at more than 2600 colleges and universities across the country. College Ave offers the broadest loan features, dedicated campus relations and customer service teams, and the simplest and most transparent loan experience possible.

We are passionate about creating a better customer experience for the industry.

MISSION STATEMENT

College Ave started with a big vision and a simple mission – take the stress out of paying for college so students can focus on preparing for a bright future. Now a leading fintech lending company, College Ave remains committed to using best-in-class technology and deep industry expertise to deliver practical and personal solutions that give young adults a running start on their roads to financial success. We offer best in class products with competitive rates and a customer-friendly experience from start to finish.



GENERAL INFORMATION

233 N. King Street, Suite 400
Wilmington, DE 19801
Lender Code: 888111

COLLEGE AVE
REPRESENTATIVE
Jennifer Sommerman

Head of Campus
Development - Northeast
302-308-5591
jsommerman@collegeave.com

Need Help?

9AM-8PM ET M-F

SCHOOLS CAN REACH US AT
schools@collegeave.com
(844) 422-7501

STUDENTS CAN REACH US AT
studentloans@collegeave.com
(844) 422-7502

Check out our website to learn more about loan options and how we can help students and families find the best fit for them in seconds.

collegeave.com



COLLEGE AVE LOAN OPTIONS

UNDERGRADUATE STUDENT LOAN

INTEREST RATES	Variable rates from 4.44% to 17.99% APR * Fixed rates from 3.47% to 17.99% APR *
FEES	No origination or application fees, and no penalty fees for early repayment
IN-SCHOOL REPAYMENT OPTIONS	Immediate Full Principal and Interest Interest Only (pay interest charges each month during school) Flat Pay (pay \$25 a month while in school) Deferred (no payments required while in school)
GRACE PERIOD	6 months
REPAYMENT TERMS	Borrowers can select a repayment term of 5, 8, 10, or 15 years.
LOAN AMOUNTS	<ul style="list-style-type: none">▶ Aggregate Loan Limit: \$150,000 (Freshmen); \$180,000 (Sophomores, Juniors and Seniors)▶ Maximum Loan Amount: \$80,000▶ Minimum Loan Amount: \$1,000

*All rates shown include auto-pay discount. The 0.25% auto-pay interest rate reduction applies if a valid bank account is designated for required monthly payments. Variable rates may increase after consummation. Lowest advertised rates only available to the most creditworthy applicants and require selection of the Flat Repayment Option with the shortest available loan term.

SEE CURRENT PRICING

COLLEGE AVE LOAN OPTIONS

GRADUATE STUDENT LOAN

INTEREST RATES	Variable rates from 4.44% to 14.49% APR * Fixed rates from 3.47% to 14.49% APR *
FEES	No origination or application fees, and no penalty fees for early repayment
IN-SCHOOL REPAYMENT OPTIONS	Immediate Full Principal and Interest Interest Only (pay interest charges each month during school) Flat Pay (pay \$25 a month while in school) Deferred (no payments required while in school)
GRACE PERIOD	9 months
REPAYMENT TERMS	Borrowers can select a repayment term of 5, 8, 10, or 15 years.
LOAN AMOUNTS	<ul style="list-style-type: none">▶ Aggregate Loan Limit: \$200,000▶ Maximum Loan Amount: \$80,000▶ Minimum Loan Amount: \$1,000

*All rates shown include auto-pay discount. The 0.25% auto-pay interest rate reduction applies if a valid bank account is designated for required monthly payments. Variable rates may increase after consummation. Lowest advertised rates only available to the most creditworthy applicants and require selection of the Flat Repayment Option with the shortest available loan term.

[SEE CURRENT PRICING](#)

COLLEGE AVE LOAN OPTIONS

MBA LOAN	
INTEREST RATES	Variable rates from 4.44% to 14.49% APR * Fixed rates from 3.47% to 14.49% APR *
FEES	No origination or application fees, and no penalty fees for early repayment
PROGRAM ELIGIBILITY	Student must be enrolled in an MBA program
IN-SCHOOL REPAYMENT OPTIONS	Immediate Full Principal and Interest Interest Only (pay interest charges each month during school) Flat Pay (pay \$25 a month while in school) Deferred (no payments required while in school)
GRACE PERIOD	9 months
REPAYMENT TERMS	Borrowers can select a repayment term of 5, 8, 10, or 15 years.
LOAN AMOUNTS	<ul style="list-style-type: none">▶ Aggregate Loan Limit: \$500,000▶ Maximum Loan Amount: \$150,000▶ Minimum Loan Amount: \$1,000

*All rates shown include auto-pay discount. The 0.25% auto-pay interest rate reduction applies if a valid bank account is designated for required monthly payments. Variable rates may increase after consummation. Lowest advertised rates only available to the most creditworthy applicants and require selection of the Flat Repayment Option with the shortest available loan term.

[SEE CURRENT PRICING](#)

COLLEGE AVE LOAN OPTIONS

GRADUATE HEALTH PROFESSIONS LOAN	
INTEREST RATES	Variable rates from 4.44% to 14.47% APR * Fixed rates from 3.47% to 14.47% APR *
FEES	No origination or application fees, and no penalty fees for early repayment
PROGRAM ELIGIBILITY	Student must be seeking an eligible degree or certificate program in any graduate healthcare degree program other than MD, DO, DVM/VMD or DPMat an eligible school, and making satisfactory academic progress (as defined by the school). Programs such as nursing, physician's assistant, pharmacy, physical therapy, etc. are eligible.
IN-SCHOOL REPAYMENT OPTIONS	Immediate Full Principal and Interest Interest Only (pay interest charges each month during school) Flat Pay (pay \$25 a month while in school) Deferred (no payments required while in school)
GRACE PERIOD	9 months Deferment: 12 month increments for residency and fellowship; maximum deferment 48 months
DEFERMENT	Up to 48 months for residency
REPAYMENT TERMS	Borrowers can select a repayment term of 5, 8, 10, 15, or 20 years.
LOAN AMOUNTS	<ul style="list-style-type: none"> ▶ Aggregate: \$200,000 for Master's degree and \$500,000 Doctoral degrees (includes all education loans) ▶ Maximum Loan Amount: \$150,000 ▶ Minimum Loan Amount: \$1,000

*All rates shown include auto-pay discount. The 0.25% auto-pay interest rate reduction applies if a valid bank account is designated for required monthly payments. Variable rates may increase after consummation. Lowest advertised rates only available to the most creditworthy applicants and require selection of the Flat Repayment Option with the shortest available loan term.

SEE CURRENT PRICING

COLLEGE AVE LOAN OPTIONS

PARENT/SPONSOR LOAN

INTEREST RATES	Variable rates from 4.44% to 17.99% APR * Fixed rates from 3.47% to 17.99% APR *
FEES	No origination or application fees, and no penalty fees for early repayment
IN-SCHOOL REPAYMENT OPTIONS	Immediate Full Principal and Interest Interest Only (<i>pay interest charges each month during school</i>)
REPAYMENT TERMS	Borrowers can select a repayment term between 5 and 15 years (<i>one-year increment</i>).
LOAN AMOUNTS	<ul style="list-style-type: none">▶ Aggregate Loan Limit: \$120,000▶ Maximum Loan Amount: \$80,000▶ Minimum Loan Amount: \$1,000

*All rates shown include auto-pay discount. The 0.25% auto-pay interest rate reduction applies if a valid bank account is designated for required monthly payments. Variable rates may increase after consummation. Lowest advertised rates only available to the most creditworthy applicants and require selection of the Full Principal and Interest Option with the shortest available loan term.

SEE CURRENT PRICING

COLLEGE AVE LOAN OPTIONS

REFINANCE LOAN

INTEREST RATES

Variable rates from 6.99% to 13.99% APR *
Fixed rates from 6.99% to 13.99% APR *

FEES

No origination or application fees, and no penalty fees for early repayment

REPAYMENT OPTION

Immediate Full Principal and Interest

REPAYMENT TERMS

Borrowers can select a repayment term between **5 and 20 years** (*one-year increment*).

LOAN AMOUNTS

- ▶ Maximum Loan Amount: \$500,000 for graduates of medical, dental, veterinary, or pharmacy programs, \$300,000 for graduates with any other graduate or professional degree, \$150,000 for all other graduates.
- ▶ Minimum Loan Amount: \$5,000

*All rates shown include auto-pay discount. The 0.25% auto-pay interest rate reduction applies if a valid bank account is designated for required monthly payments. Variable rates may increase after consummation. Lowest advertised rates only available to the most creditworthy applicants and require selection of the Full Principal and Interest Option with the shortest available loan term.

[SEE CURRENT PRICING](#)

LOAN ELIGIBILITY & REQUIREMENTS

Applicant/Borrower Eligibility Requirements

- ▶ Student must be enrolled in an eligible program which includes non-degree/continuing education, certificate programs and degree programs.
- ▶ Students may be enrolled less than half-time.
- ▶ Applicants must meet the minimum age of majority for their state of residence, if applying alone, or be at least 16 years of age, at the time of application, if applying with a cosigner.
- ▶ Applicants (and cosigners) must be U.S. citizens or permanent residents; however, international and DACA students may apply with a valid social security number, U.S. address, and U.S. citizen or permanent resident cosigner.
- ▶ Student must be maintaining satisfactory academic progress (SAP), as determined by the school, or have an approved SAP waiver/appeal.
- ▶ As determined by a credit review, the student must be able to repay the loan, or bring a credit-worthy cosigner who can repay the loan. Most students will need a cosigner.
- ▶ Completion of the FAFSA is not required, but we encourage students to do so, and applicants are advised to consider a federal student loan prior to taking out a private loan.

Credit Requirements

College Ave employs a proprietary credit model that examines several key factors in determining the creditworthiness of an applicant and/or cosigner. Some of these include:

- ▶ Minimum FICO score
- ▶ No prior defaulted federal or private education loans
- ▶ No previous bankruptcy or foreclosure
- ▶ Minimum credit history of 2 years
- ▶ In addition to these attributes, College Ave also employs a “scorecard” methodology, which considers more predictive “ability to pay” indicators, other than only FICO score and income, potentially enhancing the prospect of receiving an approval.



ADDITIONAL LOAN FEATURES & BORROWER BENEFITS

Loans for Past Due Balances

College Ave's student loans can be utilized to cover past due balances that are up to 365 days from the date of the loan application. To qualify, the student must be enrolled, intending to enroll, or have recently graduated.

Cosigner Release

College Ave offers a transparent cosigner release option that is designed to help ensure overall repayment success for the student borrower.

Borrowers may apply to release a cosigner if the borrower meets the following criteria:

1. Must be a U.S. citizen or permanent resident.
2. Half of the original repayment term must have elapsed. For example, if the loan has a 10-year repayment term, the loan is eligible for cosigner release after the fifth year.
3. Documented annual income is at least twice the balance of outstanding loan(s) (pay-stubs, tax returns, or other evidence of income must be submitted).
4. The borrower has none of the following: (i) 30-day or greater delinquency in the last 12 months, and (ii) bankruptcy, foreclosure, or repossession in the last 24 months.

To apply, students can go (<https://www.collegeave.com/upload>). Select the option for 'Cosigner release application' and provide all required information.

Loan Forgiveness

In the event of the student's death or permanent and total disability, the loan will be forgiven.

Borrower Benefits

0.25% Auto-Pay Interest Rate Reduction:

All College Ave loans offer a 0.25% auto-pay interest rate reduction for borrowers who elect to have monthly payments automatically debited from a valid bank account. This benefit applies even during deferred payment, when monthly payments are not required, thus lowering a borrower's interest rate from the date of disbursement and all throughout their in-school period.

College Ave Cash Back Rewards Program:

We also offer the College Ave Cash Back Rewards Program through Payce. College Ave has partnered with Payce Rewards, a free service, to help students pay down their student loan balance. When users sign up, they will receive cash back when shopping online with Payce. The Payce network features 10,000+ online stores that students can earn cash-back rewards from. When the user accumulates \$10 in their Payce account, College Ave will apply the rewards to their student loan balance. The website is <https://paycepays.com/collegeave>.

CUSTOMER SERVICE

For Consumers

For general questions about our products and help applying for a student loan:

Online Access (24/7): collegeave.com
Online Chat: collegeave.com
Phone: (844) 422-7502
Text: (726) 227-2275
Email: studentloans@collegeave.com

Peak Season Hours:
9AM - 10PM (EST) M-F; 9AM-3PM (EST) Saturday
Year-round Hours: 9AM - 9PM (EST); M-F

For help servicing or repaying a student loan:

Online Access (24/7): collegeaveservicing.com
Online Chat: collegeaveservicing.com
Phone: (844) 803-0736
Text: (726) 227-2275
Email: Borrowers can contact us via: collegeaveservicing.com

Year-round Hours: 9AM - 9PM (EST); M-F

Applicants and borrowers have access to a full suite of online services 24 hours a day, 7 days a week. Both applicants and cosigners can access application details and complete the application online, whether applying together or at different times.

Borrowers can also access repayment information, make payments, set up automated payments, and update personal information online or via the new College Ave mobile app available at no charge through the Apple Store or Google Play.

For Schools

For school administrators seeking loan origination or disbursement assistance:

Phone: (844) 422-7501
Email: schools@collegeave.com
Online Chat: collegeave.com

Year-round Hours: 9AM - 8PM (EST); M-F

College Ave works with ELM, The State University of New York at Fredonia's preferred method. Schools can also have access to [College Ave Central](#), our proprietary loan management system, to review loan information, update loan details, manage disbursements, and access administrative reports.



LOAN SERVICING

College Ave student loans are serviced throughout the life of the loan by College Ave Student Loan Servicing, LLC through our partnership with University Accounting Service (UAS), an experienced company that currently services more than \$11B in student loans. College Ave and UAS are responsible for sending statements, processing payments, and providing general account guidance. College Ave and UAS have a strong partnership focused on giving clear information and excellent service. UAS services the loans in accordance with College Ave guidelines and exacting service level agreements, and College Ave maintains oversight and branding throughout the life of the loan to ensure a positive customer experience.

FINANCIAL LITERACY & DEFAULT PREVENTION

College Ave believes an educated borrower is better able to repay his or her loans successfully. That is why we make financial literacy and default prevention top priorities at every stage of the loan process. We offer in-depth customer education, clear and frequent borrower communication, and a "partner" approach with the borrower. We explain that all sources of funds that do not require repayment be investigated and exhausted, such as college savings plans, grants, and scholarships, prior to borrowing. If a student requires loan assistance, we also recommend federal student loan options prior to applying for a private student loan

Within our Application:

Embedded within our loan application is a calculator that helps applicants understand monthly payment amounts, interest rates, and the overall loan cost of each of the loan options available to them. The borrower uses this calculator to select the loan terms that best fit his/her individual circumstances. College Ave believes knowledge of required monthly payments and overall loan cost is crucial to borrower success.

Congratulations! You're approved.
Build a loan that fits your needs perfectly.

Build Your Loan | All Options

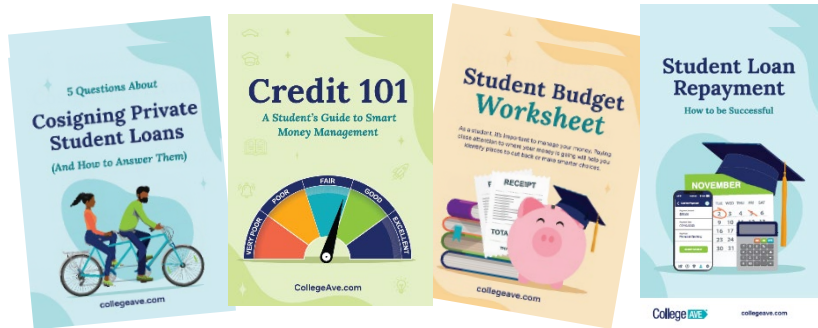
Sort By: ▾

REPAYMENT OPTION*	LOAN TERM	INTEREST RATE TYPE	INTEREST RATE	MONTHLY IN-SCHOOL PAYMENT	MONTHLY POST-SCHOOL PAYMENT	TOTAL AMOUNT PAID	
FULL PRINCIPAL & INTEREST	5 Yrs	Fixed	10.490%	\$111.17 x 33	\$111.17 x 27	\$6,383.01	SELECT
FULL PRINCIPAL & INTEREST	8 Yrs	Fixed	10.640%	\$78.02 x 33	\$78.02 x 63	\$7,349.51	SELECT
FULL PRINCIPAL & INTEREST	10 Yrs	Fixed	10.740%	\$67.84 x 33	\$67.84 x 87	\$8,051.64	SELECT
FULL PRINCIPAL & INTEREST	15 Yrs	Fixed	11.090%	\$56.17 x 33	\$56.17 x 147	\$10,080.09	SELECT
INTEREST ONLY	5 Yrs	Fixed	10.740%	\$44.75 x 39	\$108.06 x 60	\$8,117.27	SELECT
INTEREST ONLY	8 Yrs	Fixed	10.890%	\$45.38 x 39	\$78.25 x 96	\$9,167.78	SELECT
INTEREST ONLY	10 Yrs	Fixed	10.990%	\$45.79 x 39	\$68.85 x 120	\$9,933.00	SELECT
FLAT	5 Yrs	Fixed	10.940%	\$25.00 x 39	\$23.44 x 60	\$8,381.27	SELECT
FLAT	8 Yrs	Fixed	11.090%	\$25.00 x 39	\$89.95 x 96	\$9,609.93	SELECT
FLAT	10 Yrs	Fixed	11.190%	\$25.00 x 39	\$78.46 x 120	\$10,510.68	SELECT
FLAT	15 Yrs	Fixed	11.540%	\$25.00 x 39	\$47.65 x 180	\$13,151.84	SELECT
DEFERRED	5 Yrs	Fixed	11.540%	\$0.00 x 39	\$148.70 x 60	\$8,929.80	SELECT
DEFERRED	8 Yrs	Fixed	11.690%	\$0.00 x 39	\$109.01 x 96	\$10,444.79	SELECT
DEFERRED	10 Yrs	Fixed	11.790%	\$0.00 x 39	\$91.64 x 120	\$11,596.54	SELECT
DEFERRED	15 Yrs	Fixed	12.140%	\$0.00 x 39	\$82.78 x 180	\$14,901.24	SELECT

College Ave Brochures

College Ave offers a series of brochures aimed at addressing specific financial literacy issues students face. Our current brochures are listed below and are available via PDF or print format for schools to use. The State University of New York at Fredonia may order these brochures through your dedicated College Ave representative, Jennifer Sommerman.

- ▶ Student Budget Worksheet
- ▶ Credit 101
- ▶ 5 Questions About Cosigning Private Student Loans
- ▶ Bridging the Financial Aid Gap
- ▶ Student Loan Repayment (NEW!)



College Ave Guides & Articles

The College Ave Guides & Articles section of our website provides helpful financial and college transition articles for incoming and current students. We provide content that is clear and relevant, and we draw from a variety of outside subject matter experts to deliver the information. Content is updated throughout the year for all student audiences (pre-college, undergraduate students, graduate students, and borrowers in repayment). This section can be found at: collegeave.com/articles/.



Some of our more recent articles to assist borrowers with their college journey are below. Click to learn more:

- ▶ [File the FAFSA to Get More Money in College](#) by Mark Kantrowitz
- ▶ [Understanding FAFSA Contributors: A Guide](#) by College Ave
- ▶ [5 Things to Do to Prepare for the FAFSA](#) by Jean Chatzky
- ▶ [5 Simple Rules for Parents to Help Their Student Navigate College's Big Changes](#) by Harlan Cohen



- ▶ [15 Money Saving Challenges to Try This Year](#) by Kat Tretina
- ▶ [6 Last-Minute Strategies to Pay for College](#) by Winnie Sun
- ▶ [Hard Financial Lessons Learned \(and How to Avoid Them\) When Paying for College, According to a Financial Advisor](#) by Marc Russell

During Repayment

College Ave makes financial literacy a top priority during repayment as well:

- ▶ During repayment, and in the months leading up to it, we clearly communicate with borrowers to remind them of important dates, total loan amounts, expected minimum monthly payment amounts, and required actions.
- ▶ We reward borrowers with a lower interest rate when they select a financially responsible repayment plan that requires payments while in school.
- ▶ Our materials stress financial literacy. For example, we encourage borrowers to make payments while in school to help minimize the amount of debt they have at graduation, even if it is just a few dollars a month, to decrease total loan costs.
- ▶ We contact borrowers at the first sign of delinquency and work collaboratively with them to develop solutions that can help keep the delinquency from becoming a default.
- ▶ Our customer service representatives have tools at their disposal—and the authority to use them—to help borrowers who are having trouble making payments get back on track.
- ▶ Our online student loan tools can be found at: collegeave.com/resources, and our website and printed materials also provide clear information aimed at enhancing our debt management and financial literacy strategy. To succeed, students and families must have the information necessary to make sound financial decisions. Applicants will have the ability to compare interest rate options, in conjunction with repayment and term alternatives, within the application process. Our objective is to offer a clear and concise display of the impact each option will have on both monthly payment amounts and overall loan cost, so each applicant can make the most educated decision for his/her personal circumstances before completing the application.

Office of the Customer Advocate

College Ave has a dedicated full-time employee who serves in our Customer Advocate role. Our Customer Advocate is responsible for collecting and actioning customer feedback across various channels and across the life of the loan to ensure we are delivering on our brand promises and providing superior service. For example, the Advocate is responsible for deploying and dispositioning feedback from various customer surveys, monitoring call center escalations, and reviewing chat transcripts. The Advocate ensures that we are identifying and maintaining positive trends as well as implementing change within the organization to address opportunities that are uncovered through the feedback. This role is in addition to quality monitoring in our call centers.

WHAT OUR BORROWERS ARE UP TO



DIFFERENT AND BETTER. A WINNING COMBO.

Simplicity is Highly Rated

Best Private Student Loan
Overall









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Customer Service

At College Ave, all aspects of our service – including the website, application, and products – are designed to deliver on our brand promises of simple, clear, and personal. To gain insight into our performance and enable customers to share their experiences with other consumers, College Ave uses an independent third-party service to collect and publish verified reviews from our customers. Our work to live up to our brand promises has resulted in an average rating of 4.6 out of 5.0 stars. Our rating and commentary from our customers are available at: collegeave.com/reviews/.

Recent Customer Reviews:

<p>Easy application process</p> <p>★★★★★</p> <p>Easy application process Good interest rate No problems</p> <p> William 12/31/24</p>	<p>Ease of application process</p> <p>★★★★★</p> <p>Ease of application process</p> <p> Maria 12/29/24</p>	<p>Quick approval</p> <p>★★★★★</p> <p>Quick approval and consistent communication during the process and online account management.</p> <p> Elna 12/28/24</p>
<p>Simple procedure online.</p> <p>★★★★★</p> <p>Simple procedure online.</p> <p> Judith 12/28/24</p>	<p>User friendly and quick.</p> <p>★★★★★</p> <p>user friendly and quick.</p> <p> Nicholas 12/28/24</p>	<p>Service was exactly as promised</p> <p>★★★★★</p> <p>From start to finish everything was exactly as promised.</p> <p> Aubrey 12/27/24</p>

Net Promoter Score

College Ave collects a Net Promoter Score, or NPS, to benchmark our customer satisfaction. NPS is a simple and proven method used across industries to obtain a quantitative view of the customer experience. Results are based on the response to one question: “How likely are you to recommend College Ave to a friend?”. College Ave is maintaining an **NPS score of 63**, which puts us in the same category as top-ranked companies, including USAA, Amazon, and Apple, and at approximately double the average rating for the financial services category.

THE COLLEGE AVE DIFFERENCE

Several features distinguish the College Ave products from other private student loans:

- ▶ **Responsible Borrowing.** We have powerful online tools that allow borrowers to see their monthly payments under various repayment and length-of-loan options. These tools empower students to customize their loan and reduce the likelihood of delinquency or default.
- ▶ **More Repayment Choices.** We provide a wide range of repayment plans so students can select a monthly payment that meets their financial situation. We also offer the most in-school repayment options and the widest selection of repayment term lengths.
- ▶ **Competitive Interest Rates and No Fees or Prepayment Penalties.** We offer competitive interest rates with no origination or application fees, and no penalty for early repayment.
- ▶ **Faster Approval.** Our streamlined online application – which is fully compliant – enables students to receive a credit decision in less time than other applications. Our simple application process takes just 3 minutes to complete and is formatted for any mobile device.
- ▶ **Best-in-Class Private Education Loan Experience.** Whether it is an undergraduate, graduate, parent/sponsor or refinance loan, we strive to provide students, families, and schools with a simple, clear, and personalized experience. We are focused on excellent customer service to give students the attention and resources they need to be successful.

College Ave is focused on what matters most –

Preparing students for a bright financial future!

Check out our website to learn more about loan options and how we can help students and families find the best fit for them in seconds.

collegeave.com