

When you apply for financial aid, we will include your Federal Direct Loan eligibility in your award letter. You will also see an amount for “Additional Loan Funding.” It’s important to understand what types of loans you are offered:

Federal Direct Loans

These loans are funded by the federal government.

Additional Loan Funding (private loans)

These loans are nonfederal loans, made by a lender such as a bank, credit union, etc. These loans are credit-based and most student borrowers need a co-signer.

If you need to borrow money to pay for college, borrow your Federal Direct Loans first. These loans include many benefits including lower (fixed) interest rates and flexible repayment plans.

Private loans have a credit check, may have variable rates, etc.

There are many lenders offering private loans. UST does not endorse or promote any lender. Rather, we provide a historic list of loans / lenders from whom other students have borrowed. You are free to choose any lender, regardless of our history with them.

How to Apply:

Click below to view loan options.

[Undergraduate](#)

[Graduate](#)

[International Students and/or Past Due Balance](#)

[Parent Borrower](#)

Once you’ve applied for an alternative loan, the lender will send us information about your loan. We will certify to the lender that you are a student and eligible for the loan.