

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.

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.

Undergraduate Loans 	Graduate Loans 
Health Professional 	International/Past Due Balance 
Alternative Loans - MBA 	Parent Loans 