

## Loan Sources for Students in Certificate Programs

Students enrolled in certificate programs at Georgetown University Law Center are eligible to apply for non-federal loan programs. (Enrollees in certificate programs are ineligible for any type of federal aid.) Because these loans are not federally subsidized, the costs are higher and the loan terms vary widely between the programs. The loans are offered by financial institutions which look at the credit worthiness of the applicant and the total amount of student loans the applicant has borrowed previously. In some cases, the lender will allow a third party borrower (parent, spouse, etc.) to apply if the student applicant does not meet the lender's credit criteria.

Review and consider the terms and qualifying criteria before applying. If you are unsure about your credit score, go to [www.myfico.com](http://www.myfico.com) for general information about consumer credit and to obtain your report and score (for a fee). Obtain your credit report and score before you apply for any of these loans. Do not apply for more than one loan at a time, as multiple loans can decrease your credit score. Although no lender publicizes the minimum credit score required for approval, our experience with prior applicants tells us that a score of at least 650 is needed for approval, and regardless of your credit score, a successful applicant may not have any outstanding liens or judgments.

When applying for any of these loans, please also complete the on line Student Loan Information Form found at <http://www.law.georgetown.edu/finaid/apply/#llm> at the same time so that we know the loan you are requesting, and for what amount. Allow a minimum of three weeks processing time for the loan to be approved. These loans do not qualify for a waiver of tuition until the funds arrive.

Note that Georgetown University Law Center has no affiliation with, nor do we endorse any of these loan programs.

- Access Group: [www.accessgroup.org](http://www.accessgroup.org), 1-800-282-1550  
Two loan programs are available, one for credit eligible borrowers, the other for those with a credit worthy borrower.
- Chase Signature Loans: [www.ChaseStudentLoans.com](http://www.ChaseStudentLoans.com), 1-800-242-7339
- Citibank: [www.studentloan.com](http://www.studentloan.com), 1-800-967-2400
- Education One-Continuing Ed. Loan: [www.educationone.com](http://www.educationone.com), 1-800-487-4404
- HSBC Graduate Loan: [www.us.hsbc.com/personal/student](http://www.us.hsbc.com/personal/student), 1-800-377-4513
- Key Bank Achiever Loan: [www.key.com/educate](http://www.key.com/educate), 1-800-446-8210
- NellieMae : [www.nelliemae.org](http://www.nelliemae.org), 1-800-634-9308
- Wachovia: [www.educaid.com](http://www.educaid.com), 1-800-338-2243