



WPCU'S STUDENT LOAN PROGRAM

WPCU's Student Loan Program can help you fill the gap that federal aid may leave behind. With lower interest rates and zero origination and prepayment fees, you could save hundreds of dollars a year by choosing your credit union's loan over other "alternative lenders."

As you explore ways to pay for college, we recommend the following approach. First, be sure to complete the Free Application for Federal Student Aid (FAFSA) which has very strict deadlines and should be filled out as early as possible. It opens the door to most options. Then, evaluate your options in the following order:

 **FREE FIRST**
Apply for as many scholarships and grants as possible.

Begin by seeking out "free" money - scholarships and grants which cost you nothing and do not have to be repaid. High school guidance offices and college financial aid offices are a great place to start!

 **FEDERAL DIRECT LOANS**
Apply for federal student loans, which have borrower-friendly benefits.

After exhausting all options for scholarships and grants, apply for federal student loans provided by the government to college students. They still come with lower rates and terms when compared to private options.

 **FILL THE REMAINING GAP**
If you still need additional funds to pay for college, we can help.

If you still need additional funds, you may need to fill the gap with private funding **options, such as WPCU's Student Choice Loan**, which offers zero origination fees, lower interest rates and flexible repayment options.

LET WPCU HELP FILL THE GAP

OUR PRIVATE STUDENT LENDING SOLUTION*

- Convenient line of credit structure - no need to reapply each year*
- Competitive rates - see details on our website
- Flexible repayment options, including in-school deferment

ALREADY OUT OF SCHOOL? OUR REFINANCE OPTION MAY BE RIGHT FOR YOU!

Consolidate your student loans into one manageable payment and potentially lower your rate.

*Apply online at WPCU.
StudentChoice.org/Apply
or scan to learn more!*



OUR STUDENT LOAN REFINANCE SOLUTION**

- Refinance private, institutional, and federal student loans (including PLUS)
- Competitive rates - see details on our website
- Flexible repayment terms to fit your needs
- Zero origination fees or prepayment penalties
- A local not-for-profit credit union you can trust

* Subject to credit qualification and annual credit review.

**Please remember that federal loans offer certain benefits and protections that do not transfer to a private loan. By refinancing your federal student loans to a private loan, you will lose any federal benefits that may apply to your loan. If you are considering refinancing your federal student loans, please make sure to review these measures and understand your options. Additional information can be located at studentaid.gov.