FOUNDERS
FEDERAL CREDIT UNION

Student loans for all types of students

Get the money you need for school

We've partnered with Sallie Mae® to offer loans created specifically for the needs of undergraduate and graduate students. When scholarships, grants, and federal student loans aren't enough, these loans can help you get the money you need.



Apply today at
www.foundersfcu.com/educationloans

in partnership with sallie mae®

For degree-granting institutions

Get the money you need for school

Smart features. Great benefits.

- Multiple repayment options
- Competitive variable and fixed interest rates
- No origination fee and no prepayment penalty[1]
- Borrow up to 100% of all your school-certified expenses for the entire year like tuition, fees, books, housing, meals, travel, and even a laptop.[2]

4 Months of free Chegg Study®

Get study and homework support – anytime, anywhere, for any subject[3]

Smart Option Student Loan® for Undergraduate Students

This loan is a smart solution for students pursuing a bachelor's or associate's degree, or a certificate at a degree-granting school.

Graduate loans

The Sallie Mae suite of graduate loans is designed for specific master's, doctoral, and professional programs, including medical, dental, MBA, law, health professions, and other graduate degrees.

Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

Smart Option Student Loan and Sallie Mae graduate loans: These loans are for students at participating degree-granting schools. Smart Option Student Loan information is for undergraduates only. Graduate Certificate/Continuing Education coursework is not eligible for MBA, Medical, Dental, and Law School Loans. Students who are not U.S. citizens or U.S. permanent residents must reside in the U.S., attend a participating school in the U.S., apply with a creditworthy cosigner (who must be a U.S. citizen or U.S. permanent resident) and provide an unexpired government-issued photo ID to verify their identity. Applications are subject to a requested minimum loan amount of $1,000. Current credit and other eligibility criteria apply.

Explore federal loans and compare to make sure you understand the terms and features. Private student loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

[1] Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

[2] Loan amount cannot exceed the cost of attendance less financial aid received, as certified by the school. Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount. Miscellaneous personal expenses (such as a laptop) may be included in the cost of attendance for students enrolled at least half-time.

[3] This promotional benefit is provided at no cost to borrowers with undergraduate, graduate, or parent loans with a first disbursement between May 1, 2021 and April 30, 2022. Borrowers are not eligible to activate the benefit until July 1, 2021. Borrowers who reside in, attend school in, or borrow for a student attending school in Maine are not eligible for this benefit. Chegg Study® offers expert Q&A where students can submit up to 20 questions per month. No cash value. Terms and Conditions apply. Please visit http://www.chegg.com/legal/smtermsandconditions for complete details. This offer expires one year after issuance.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

Information advertised valid as of November 6, 2021.

These loans are made by Sallie Mae Bank.

The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.

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