# **New Student Loan Options**

Our partnership with ISL Education Lending provides you with new options for refinancing existing student loan debt and opportunities for lower-rate private education loans.

## Refinance Existing High-Rate Loans

If you've previously taken out a loan through Sallie Mae or another for-profit lender with a high interest rate, you can refinance now.

### **Pre-Qualify Today!**

Get your rate for a refinance loan in less than a minute by prequalifying, without impacting your credit score.

## **Before Leaving College**

Parents and students who have already taken out loans to pay college expenses do not need to wait until after graduation to take advantage of lower refinance rates. The lower-rate, no-fee Reset Refinance Loan for In-School Borrowers is available for you today.

- No payments required until the student leaves school.
- Save on interest now.
- Parents can combine their own loans or loans for multiple children and still defer repayment, even if some of the loans are in repayment now.

## After Leaving College

The no-fee Reset Refinance Loan can help you make headway on your existing education loans.

- Multiple repayment choices to maximize your financial goals.
- Pay off multiple existing loans with one new loan to fit your budget and simplify repayment.

#### Find New Lower-Rate In-School Loans

If you or a student in your life is in college, check out the options for lower-cost loans for students or families.

- ▶ Cover the gap between the cost of attendance and other financial aid, savings and earnings.
- Choose from fixed or variable rates with the Partnership Advance Education Loan for students or fixed rates for the College Family Loan for those who borrow on behalf of a student.
- You decide whether to make payments immediately, pay interest only during college, or delay repayment until after leaving school or dropping below half-time enrollment.

#### Here's How to Start

Scan the QR code below or go directly to www.meadowlandcu.org to explore student loan options we offer.







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