

## **PREFERRED LENDER LIST FOR PRIVATE STUDENT LOANS**

	<b>Sallie Mae</b>	<b>Hudson Valley Federal Credit Union</b>
Loan Program	Career Training Smart Option Student Loan	Higher Education Loan Program
Phone	1.888.272.5543	1.800.468.3011 x2059

Web Address HYPERLINK "http://www.salliemae.com" [www.salliemae.com](http://www.salliemae.com)  
 HYPERLINK "http://www.hvfcu.org" [www.hvfcu.org](http://www.hvfcu.org)

Lender Code	601229-00 LA 607136-00 NY	-----
Interest Rate	Variable	Variable – not more than 18%
Loan Fees	Disbursement Fee	-----
Benefits	0.25% Interest Rate Discount with Auto-debit Smart Reward: earn 2% of your scheduled monthly payment as a reward in your Upromise account	0.25% Interest Rate Discount with Auto-debit

### **Lender Options – Private Student Loans**

If you have exhausted all other financial aid options (grants, scholarships, federal loans, etc.) and still need money for college, you may want to apply for a private loan. These loans are generally based on your credit worthiness rather than financial need.

Private loan lenders listed above for Make-up Designory are those lenders willing to provide private loans to Make-up Designory students. The choice of lender is always at your discretion and Make-up Designory does not endorse lenders.

You may elect to borrow from a lender listed above, or you may choose any other lender that participates in a private loan program. You will not suffer any penalty for not choosing the lender below. If you want to choose a lender not listed here, please contact the Financial Aid Office at Make-up Designory for assistance.