

**Alternative Student Loans**  
**For International Students**

Private educational loans (alternative loans) are credit based loans provided by nationally recognized lending or banking institutions to eligible students. The maximum amount a student may borrow per academic term is the total cost of attendance minus the total of other financial aid received. Loans will typically be scheduled to disburse at the start of each term. To ensure your funds are available to you when your classes begin, be sure to start the application process with your lender at least 2 months prior to the start of the term.

To assist you in finding a lender, the following provides an alphabetical listing of lenders that international students at American University have borrowed from in the past three years. You may select any lender of your choosing, and you will not be penalized for choosing a lender not listed below. You should compare these options to any government sponsored educational loan programs available in your home country. American University does not endorse, recommend, or promote any of the listed lenders.

**Lender Name**

College Avenue Student Loans  
MPower Financing  
Prodigy Finance  
RBS Citizens Bank  
Richland State Bank/Ascent Loans  
Sallie Mae, Inc.  
SOFI  
Union Federal Savings Bank