

# SIXUP

## No Cosigner Student Loans\*

<b>Rate**</b>	<ul style="list-style-type: none"><li>• Fixed rates from 6.890% to 9.89% (6.58% to 9.19% APR)</li><li>• Variable rates from 7.00% to 9.933% (6.553% to 9.22% APR)***</li><li>• Rates subject to change.</li></ul>
<b>Eligibility</b>	<ul style="list-style-type: none"><li>• Full-time first-year, in-college, and transfer students entering a non-profit, four-year title IV school are eligible.</li><li>• Students must have a minimum 3.0 GPA to apply and meet Satisfactory Academic Progress as defined by the school.</li><li>• Available to U.S. citizens or permanent residents and legal residents of AR, CA, CO, CT, FL, GA, MA, NC, NE, NH, NJ, NM, OR, TX, VA, WI, WV or DC.</li><li>• Students must be the age of majority in their state.</li></ul>
<b>Cosigner</b>	<ul style="list-style-type: none"><li>• No cosigner or credit score required.*</li></ul>
<b>Loan Amounts</b>	<ul style="list-style-type: none"><li>• Minimum loan of \$2,500 and a maximum loan of \$15,000 per academic year. Loans must be above \$3,000 for residents of Georgia and at least \$5,000 for residents of California.</li><li>• Lifetime aggregate loan amount of \$60,000 from Sixup or \$100,000 from all sources.</li></ul>
<b>Past Due Balances</b>	<ul style="list-style-type: none"><li>• Loans are available for the current academic year and require school certification.</li></ul>
<b>Fees</b>	<ul style="list-style-type: none"><li>• No Origination or Disbursement Fees.</li></ul>
<b>Repayment Terms &amp; Options</b>	<ul style="list-style-type: none"><li>• Students have the option of deferring payments during the academic deferment period or they can choose to pay \$20 per month during that time to help establish a positive credit file.****</li><li>• 10-year repayment period</li><li>• A 6-month grace period is available once the borrower drops below half-time enrollment or graduates.</li></ul>
<b>Certifications</b>	<ul style="list-style-type: none"><li>• ELM, Scholarnet</li></ul>
<b>Disbursements</b>	<ul style="list-style-type: none"><li>• Up to 4 disbursements are disbursed directly to the school.</li><li>• ELM-NDN, Great Lakes' CDS, paper check.</li></ul>
<b>Processing Codes</b>	<ul style="list-style-type: none"><li>• Lender Code: 600000</li><li>• NCHelp Alt Loan Code: 352</li><li>• Servicer Code: 401000</li></ul>



## SIXUP MISSION

Create a movement of students, educators, counselors, investors, corporations, and foundations focused on helping low-income, first-generation students reach their full potential in college and beyond. The individual impact will ripple out to improve families, communities, businesses, higher education, government, our nation, the world.



## HOW TO APPLY

To apply, students should visit [sixup.com](http://sixup.com). They will need their financial aid letter, unofficial transcript, and social security number. Students do not need a credit score or a cosigner to apply for a loan.



## CONTACT INFO

If you or your students have any questions, don't hesitate to reach out to us by email at [hello@sixup.com](mailto:hello@sixup.com) or by phone by calling 866-669-9750 Monday - Friday 9am-7pm Eastern.

For Financial Aid Office Use Only

\* If the students have a credit history, it will be considered in loan approval and rates. In certain cases, based on assessment of academic and other factors, a qualifying credit score may be needed.

\*\* For a \$10,000 loan, assuming they make 54 payments of \$20 a month for an academic deferment period of 48 months of school plus 6 months, they will then make 120 monthly payments of \$176.38, paying a total of \$22,245.60, assuming the highest possible rate of 9.93% (9.22% APR) (Subject to change).

\*\*\* Variable rates go up and down based on LIBOR.

\*\*\*\* Repayment begins 6 months after graduation or if the student enrolls to part-time (up to 60 months).

Additional terms and conditions apply. Rates, fees, and terms subject to change (Feb 1, 2018). For CA residents: Loans made or arranged pursuant to a California Finance Lenders Law license.