

Private/Alternative Loans – Alternative loans are credit based loans in the student’s name (with possible co-borrower). Most of these loans offer deferment of repayment until six months after graduation or until six months after falling below half-time status as a student. When considering this option please compare repayment options, interest rates and the origination fees of each loan. Students can choose to borrow from any lender that they prefer, students do not have to choose from the lenders below. Tiffin University has chosen these preferred lenders below because they have great customer service and a great reputation with working with students.

Preferred Lender List for Private Alternative Loans:

- **Citizens Bank**
- **CU Student Loans**
- **Discover Student Loans**
- **PNC Bank**
- **Sallie Mae**

Please visit these lenders’ websites to compare the lenders and their disclosure terms and conditions to determine which one fits your needs. You can also apply and review these terms and conditions on our website through [FastChoice](#).

Once approved, the financial aid office is notified of the approval and the amount. Most of these funds will be received by the school electronically.

* If you will be attending TU in both the fall and spring semesters, please apply for a loan in the amount you would like for the entire academic year (we will split that amount evenly between fall and spring semesters). Please remember to accept your Federal Stafford Loans before you decide on an Alternative Loan.