LOAN PROGRAMS
The following loans are available to finance your education. This information is a brief summary only; each loan’s terms or conditions may change. You must contact each organization for specific, up-to-date information and to apply.

PLEASE NOTE THAT LOANS WILL NOT BE CERTIFIED FOR MORE THAN $1000.00 OVER THE COST OF TUITION. THE PARALEGAL STUDIES PROGRAM IS NOT ELIGIBLE FOR FEDERAL LOANS. YOU SHOULD BE LOOKING FOR PRIVATE LOANS; SPECIFICALLY CONTINUING EDUCATION LOANS. YOU WILL BE SEEKING A CERTIFICATE NOT A DEGREE.

SCHOOL CODE: 606687 00

Wells Fargo
www.wellsfargo.com/student    1-877-566-6733
Apply: 1-800-378-5526, select option 3
Applications in process: 1-877-599-6788
Loan Servicing: 1-800-658-3567, select option 1

Look for Student Loans, then Private Loans:
Wells Fargo Collegiate Loan
https://www.wellsfargo.com/student/loans/undergrad/collegiate
Your lowest cost Wells Fargo private student loan option. You can borrow up to the cost of your education to pay for tuition, books, and living expenses as certified by your school. The minimum annual income requirement is $12,000. If your annual income is less than $12,000 you will need to apply with a cosigner. Minimum to borrow: $1000.00.

Wells Fargo Education Connection Loan
https://www.wellsfargo.com/student/loans/undergrad/educationconnection
Consider this private student loan option if federal and private, school-certified loans do not meet your financing needs. The minimum annual income requirement is $12,000. If your annual income is less than $12,000 you will need to apply with a cosigner. Minimum to borrow: $1000.00.

SallieMae
www.salliemae.com/smartoption    1-888-272-5543

Sallie Mae Smart Option Student Loan
- School code:60668700- Zip code 07940 Madison
- On-line application only
- Click Get Started Smart Option Loan-Half Time Student
- The Smart Option Student Loan offers three repayment options: Interest Only Repayment; Fixed $25 Monthly Payment; Deferred Repayment
- Students qualify for full tuition plus $1,400 for books

NJCLASS Loan
www.hesaa.org    1-800-792-8670

NJCLASS Fixed Rate
Students must:
- Be a U.S. Citizen or eligible non-citizen.
- Be a New Jersey resident attending an approved school (in or out-of-state) or an out-of-state resident enrolled in an approved NJ-based school.
- Be enrolled in a degree or certificate program.
- Be enrolled at least half-time and be making satisfactory academic progress.

SCHOOL CODE: 002607MA
ONLY CREDIT UNION MEMBERS ARE ELIGIBLE
Continuing Education loans are generally given to those students who:
Work full-time; attend classes less than half-time; do not get reimbursed by their employers; do
not qualify for Federal Financial Aid. For more details, contact the Consumer Lending Department
at (800) 222-8877.

Chase Select Private Student Loan
To be eligible for a Chase Select Private Student Loan you must meet our credit criteria and be:
Enrolled in a degree or certificate program at a Chase-participating school, be a U.S. citizen or
permanent resident, or an international student with a valid Social Security Number applying with
a qualified U.S. citizen or permanent resident cosigner.

PNC Bank
www.pnconcampus.com 1-800-762-1001
PNC Solution Loan
http://www.eduloans.pncbank.com/programs/resource/cel.htm

Eligible veterans are encouraged to contact the Veterans Administration to find out how their
Montgomery GI Bill benefits can be used to obtain a paralegal certificate or degree at FDU.

CitiAssist Loans
https://www.studentloan.com/findstudentloan/citiassistundergraduateloan.htm
Basic CitiAssist Loan Eligibility: To qualify for a CitiAssist Loan you must be enrolled at least
part-time in an undergraduate program at an accredited and approved college or university in the
U.S. You must be at least 18 years of age, 19 in Alabama and Nebraska, 21 in Mississippi and
Puerto Rico to be eligible for the CitiAssist Loan. You may apply for a private loan on your own
or with a co-signer. Since private loans are credit-based, applying with a creditworthy co-signer
may increase the likelihood of your approval and may help you get a lower interest rate. Learn
more about the advantages of applying with a creditworthy co-signer.

OTHER FINANCIAL OPTIONS
There may be other financial options available to you. Students are advised to consult
their local banks, the credit union at their place of employment, and the FDU Credit
Union. Students must be accepted into the program to be eligible for membership into
the FDU Credit Union. For information on rates and benefits, visit the FDUFCU Website
at www.fdufcu.org or call the Metropolitan Campus office at 201-692-2736 or the
College at Florham office at 973-443-9816. Students should also contact their human resources
department for corporate reimbursement, if applicable.