



Citizens Student Loans Offer:

Loyalty Discount[†]

Get 0.25% off the interest rate if the student or cosigner has any qualifying Citizens account.

Automatic Payment[†]

Get 0.25% off the interest rate if payments are automatically deducted from any bank account.

Cosigner Release[†]

After 36 consecutive on-time payments of principle and interest, the borrower may apply for cosigner release (not available on the Citizens Student Loan for Parents or the Education Refinance Loan for Parents).

Hassle-Free

No application, origination or disbursement fees, and no prepayment penalty.

Loan Forgiveness Benefit

In the unfortunate event of the student's death or permanent disability, the loan will be forgiven, regardless of whether it was cosigned or not.

Past Due Balances

Students may apply to cover a past due balance within 365 days after the end of the enrollment period or recent graduation.

SAP

Satisfactory academic progress is not required.

Citizens Student Credit Builder[†]

Students can build credit by making immediate or interest-only payments while in school and it could have a positive impact on their life after graduation.

Three easy ways for students and parents to apply:

Click: citizensbank.com/collegestudent

Come in: citizensbank.com/branchlocator

Call: 866-999-0254

For Financial Aid Administrator Resources, visit citizensbank.com/FAA

FOR FINANCIAL AID ADMINISTRATOR USE ONLY. NOT FOR DISTRIBUTION TO CONSUMERS.

[†]For current rates and complete disclosures visit: citizensbank.com/disclosures

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They're made
ready to do
something great.
**We're ready to
help fund them.**



Ready to lend advice that lasts their entire college journey.

With Multi-Year Approval,[†] one application could cover every year of college for students. If approved, they'll simply request the funds they need each academic year and we'll send to you for certification.

Our School Services Team is ready to help.

Call **888-333-0169** or email **schoolservices@citizensbank.com**

	Undergraduate [†]	Graduate [†]	MBA [†] & Law [†]	Medical and Graduate Health Care Professions [†]	Parent [†]
Eligibility [†]	<ul style="list-style-type: none">• Must be a U.S. citizen, permanent resident, or an eligible non-citizen with a cosigner who is a creditworthy U.S. citizen or permanent resident• Have attained the age of majority in their state of residence (if the student does not meet the age of majority in their state of residence, a cosigner is required)• Must be enrolled at least half-time or accepted for enrollment at an eligible institution• May apply within 365 days after the end of the enrollment period or have recently graduated• Satisfactory academic progress is not required	<ul style="list-style-type: none">• Must be a U.S. citizen, permanent resident, or an eligible non-citizen with a cosigner who is a creditworthy U.S. citizen or permanent resident• Have attained the age of majority in their state of residence (if student does not meet the age of majority in their state of residence, a cosigner is required)• Must be enrolled at least half-time or in prerequisite courses for up to 1 year, or a degree-granting program at an eligible institution• May apply within 365 days after the end of the enrollment period or have recently graduated• Satisfactory academic progress is not required	<ul style="list-style-type: none">• Must be a U.S. citizen, permanent resident, or an eligible non-citizen with a cosigner who is a creditworthy U.S. citizen or permanent resident• Have attained the age of majority in their state of residence (if student does not meet the age of majority in their state of residence, a cosigner is required)• Must be enrolled at least half-time or in prerequisite courses for up to 1 year, or a degree-granting program at an eligible institution• May apply within 365 days after the end of the enrollment period or have recently graduated• Satisfactory academic progress is not required	<ul style="list-style-type: none">• Must be a U.S. citizen, permanent resident, or an eligible non-citizen with a cosigner who is a creditworthy U.S. citizen or permanent resident• Have attained the age of majority in their state of residence (if student does not meet the age of majority in their state of residence, a cosigner is required)• Must be enrolled at least half-time or in prerequisite courses for up to 1 year, or a degree-granting program at an eligible institution• May apply within 365 days after the end of the enrollment period or have recently graduated• Satisfactory academic progress is not required	<ul style="list-style-type: none">• Must be a U.S. citizen or permanent resident• May apply within 365 days after the end of the student's enrollment period or if the student recently graduated• The student whose education expenses will be paid for with the loan proceeds must be enrolled at least half-time or accepted for enrollment at an eligible institution
Interest rates	Competitive interest rates				
Repayment options	<ul style="list-style-type: none">• Immediate• Interest-only• Fully deferred• 5, 10, 15-year repayment terms				<ul style="list-style-type: none">• Immediate• Interest-only• 5, 10-year repayment terms
Minimum loan amount	\$1,000				
Aggregate limits	\$225,000	\$225,000	\$300,000	Medical and Graduate Health Care Professions: \$250,000 - \$400,000*	\$350,000
Grace period	6 months				6 months**
Deferment/forbearance	<ul style="list-style-type: none">• Up to 8 years of In School Deferment for certain repayment options• 48 months of deferment for eligible internships and residency programs• Military deferments and service member benefits• Hardship forbearance may be granted with two month increments, with a maximum of 12 months over the life of the loan				<ul style="list-style-type: none">• Military deferments and service member benefits• Hardship forbearance may be granted for no more than 2-month increments, with a maximum of 12 months over the life of the loan• Student Loan for Parents borrowers may receive a Return to School Deferment if, after the disbursement date of the loan, the borrower re-enrolls at least half time in a school that is both degree-granting and Title IV eligible
Product codes	Lender Code: 700700 Guarantor Code: S06, Citizens Student Loan™ Program Code: S01				Lender Code: 700700, Guarantor Code: S06, Citizens Student Loan™ for Parents Program Code: S04
TILA (Truth in Lending Act)	citizensbank.com/disclosures				

*Medical and Graduate Health Care Professions Aggregate and Total Debt Limits Disclosure: Aggregate limits up to \$400,000 and loan limits up to \$400,000 for MD, DO, DMD/DDS, OD, DPM, DVM, and PharmD. Aggregate limits up to \$250,000 and loan limits up to \$250,000 for chiropractic, nurse practitioner, occupational therapy, physical therapy, and physician assistant degrees.

**For parents who select interest-only repayment, full interest and principal repayment begins 6 months after the student graduates, drops below half-time status or is no longer enrolled in school.