

Value, Trust, Convenience

Congratulations! You or a family member has been accepted to college. Now it's time to determine the best way to pay for it. We can help.



First, begin by applying for student aid. Then look for scholarships. And, then apply for Federal Stafford Loans. Once you've exhausted all these possibilities, you'll be left with the *Expected Family Contribution (EFC)*.

To help fill the funding gap that Federal aid may leave behind and help you pay the EFC, NASA Federal Credit Union has partnered with several of the nation's leading credit unions to form the Credit Union Student Choice Loan Program. The Student Choice Loan Program offers lower cost financing options to help you or a family member achieve your dream of a higher education.

WHY USE OUR STUDENT LOAN?

The Student Choice Loan was designed with students in mind. With zero origination fees, significantly lower interest rates and flexible deferred repayment terms, you can save hundreds of dollars a year by choosing the Credit Union's Student Choice Loan over other alternative lenders. Plus, because these loans are being offered through your credit union, you know you are getting a great deal from a not-for-profit institution you can trust.

GET THE MOST FROM FEDERAL FINANCIAL AID AND OTHER LOW-COST SOURCES:

1. Fill out a FAFSA (Free Application for Federal Student Aid). You can find one online at www.fafsa.ed.gov
2. Find out what scholarships you may be eligible (check with your financial aid office for scholarship listings) and then apply for as many as you can. You may be surprised at how many scholarships are available. While many will not pay for your entire tuition, every little bit you don't have to borrow helps.
3. Take the maximum amount of Federal Stafford Loans before applying for alternative loans. These loans are the most student friendly. The government caps the interest rates and pays the interest for students on subsidized loans while in school.
4. Choose a lender carefully if an alternative or private student loan is required. Ask questions and look at interest rates, origination costs and terms carefully. This is a long-term relationship and this loan will need to be repaid once you graduate.



THE CREDIT UNION DIFFERENCE

NASA Federal Credit Union exists for a single purpose – to serve our members. As a not-for-profit financial cooperative, our credit union can offer better rates and lower fees than our competitors.

If you are not already a member, visit nasafcu.com to find out how easy it is to join. You can even apply for your student loan at the same time.

QUESTIONS?

Compare Features and Apply Online 24-hours a day at nasafcu.com/studentchoice.

Contact a Member Service Center Representative 1-800-322-8816, 24 hours a day, 7 days a week.

Visit any of our branch locations.

Hours and directions available online at nasafcu.com/locations.

Achieve The Dream of a Higher Education

CREDIT UNION STUDENT CHOICE LOANS AT-A-GLANCE:

Who is eligible?

Students enrolled at least half-time in a degree-granting program, with a qualified co-signer/ co-borrower. The student must be a member of the Credit Union when applying.

Which colleges and universities are included?

The Student Choice Loan can be used at more than 1,700 four-year public and private non-profit schools and degree-granting programs (Title IV Schools). If you or your family member plan to attend a community college or vocational school or if you want to fund K-12 private education, please call 1-888-627-2328 and ask about our Education Loan.

How much can I borrow?

Once approved, students can borrow from \$1,000 per year up to the annual cost of attendance (less other financial aid received). The aggregate maximum (total amount you can borrow throughout your college career) is \$75,000.

How quickly are the funds disbursed?

Funds can often be disbursed within 7 business days of your loan approval.



How to Apply:

Visit nasafcu.com/studentchoice and apply online or call 1-800-322-8816 to discuss your specific situation with a Member Service Representative. The Student Loan Call Center is open 24 hours a day, 7 days a week.

Student Loans



- ▶ DEFERRED REPAYMENT
- ▶ ZERO ORIGATION FEES
- ▶ LOW INTEREST RATE



301.249.1800 ■ 1.888.NASA.FCU ■ nasafcu.com



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