

INTERNATIONAL STUDENT LOAN OPTIONS

2025-2026 Academic Year

All students are encouraged to seek lenders offering loans with the most favorable terms. Here are the steps you should take in investigating your loan options:

- **Consider the FAFSA** – If you [qualify](#) as a citizen, permanent resident of the U.S., or eligible non-citizen, and are able to access U.S. Federal Student Loans, which offer very favorable terms, you should consider them first. Start by completing the [FAFSA](#) (Free Application for Federal Student Aid).
- **Home-Country Loans** – If you do not qualify for U.S. Federal Student Aid, we advise that you check with your home country to see if loans to study in the U.S. are available.
- **Having a Co-Borrower** – Many U.S. [lenders](#) offer credit-based educational loans to international students if they apply with a credit-worthy U.S. citizen, permanent resident, or eligible non-citizen co-borrower. If you are able to secure a qualified co-borrower, we urge you to do so and consider loans of this type, because approval and more favorable terms will be more likely. We urge you to compare credit-based loan information and terms carefully to determine the best fit for your particular circumstances and we suggest using Credible.com to do so.
- **Utilizing Credible** – [Credible](#) is a free online loan selection tool that allows you to compare pre qualified rates, terms, and eligibility rules side-by-side in just a few minutes. With your approval, Credible will pull a soft credit inquiry, which will not affect your credit score but will enable you to compare interest rates you qualify for at multiple lenders. Requesting pre qualified rates on Credible is free and doesn't affect your credit score. Applying for or closing a loan will involve a hard credit pull that impacts your credit score and closing a loan will result in costs to you.
- **Borrowing Without a Co-Borrower** – If you are an international student seeking to borrow without a co-borrower you will find fewer lenders from which to choose. The two lenders listed below do not require a U. S. citizen, permanent resident, or eligible non-citizen co-borrower, however their interest rates and other terms may be less favorable. Certain restrictions apply as noted.
 - [MPower Financing](#) – Offers loans to eligible international students, undergraduate and graduate, who are enrolled in a degree program and are within two years of graduation.
 - [Prodigy Finance](#) – Offers loans to eligible international students enrolled in law, graduate business, or postgraduate engineering, law, business, public policy and health science degree programs.

