



## **Alternate Loan Options**

Because Federal aid amounts are limited (Independent borrowers may be eligible for up to **\$7,716** in loans while Dependent borrowers may be eligible for **\$4,467**), students can apply for private student loans through many outside sources to help alleviate some of their balance.

These funds can be applied to any of the 3 phases.

### **Questions to ask when exploring a private loan lender:**

- What is my FICO score and/or the FICO of my co-signer?
  - Check for Free: <https://www.creditscorecard.com/>
- Are there loan fees or repayment fees?
- What is the interest rate range?
  - Is the rate fixed or variable?
  - If variable, how high can the rate go?
- When does repayment begin?
  - Are in-school payments required?
  - What will the monthly payment be?
  - What will the total cost of the loan be?
- Will I need a Co-Signer?
  - How do they evaluate the Co-Signer (credit score, history, debt-to-income ratio)?
    - Can they be released after a certain number of payments?
- Are there interest rate reductions for automatic withdrawal payments for having an existing account?
- Are there deferment or forbearance options available?
- Is the loan forgivable in the case of death or disability?

## Wells Fargo Education Loan:

- No application or origination fee, and no penalty for early payoff
- No payments due until 6-months after you leave school
- Competitive annual percentage rate:
  - Variable interest rates range from 5.46% APR (with discount) to 11.24% APR (without discount).
  - Fixed interest rates range from 7.46% APR (with discount) to 12.65% APR (without discount).
- Two great ways to lower your interest rate<sup>3</sup>
  - Customer Discount- 0.25% interest rate reduction for a previous Wells Fargo student loan or other qualifying account.
  - Automatic Payment Discount- 0.25% interest rate reduction for enrolling in automatic payments.
- Borrow a little as \$1,000, and up to \$15,000
- For information on how to apply, go to: <https://www.wellsfargo.com/student/community-college-loans/>



### Before Starting Your Application

Wells Fargo offers a variety of private student loan options for undergraduate, graduate school, and career-training programs. Before you start an application, please provide the information requested below to learn more about the availability of Wells Fargo private student loan options. Based on the results, you may choose to complete an application online or by phone. When it comes to financing your education, be sure to look at all of your options -- including grants, scholarships and loans from all sources -- and make careful comparisons among all your choices.

#### Find a loan for

Technical/ Trade/ Continuing education ▼

#### I am a

Student

Parent, sponsor, or cosigner ?

#### School's state

Colorado ▼

#### School name

Rolf Institute of Structural Integration (The)

[?](#) Don't see your school? [View complete list](#)

#### Grade level

Select the grade level for which the loan proceeds will be used:

Career Training ▼

#### Field of study

Other ▼

#### Provide your field of study

Rolling SI

#### Citizenship

[Why do we ask about citizenship?](#)

US Citizen ▼

Find My Loan

### **AmeriCorp:**

- Use your AmeriCorps funds to help pay for school
- To designate the Rolf Institute, go to: <https://my.americorps.gov/mp/login.do>
- Once RISI receives your request, the Director of Financial Aid will approve it

### **Alaska Commission on Postsecondary Education Loan:**

- Be a resident of Alaska
- Have a FICO credit score of at least 680, or apply with an eligible cosigner
- Be enrolled at least half-time
- *Meet all other requirements under AS 14.43.172 and 20 AAC 15.705*
- Borrow up to \$10,000
- For more information, go to:  
[http://acpe.alaska.gov/FINANCIAL\\_AID/Loans/Alaska\\_Supplemental\\_Education\\_Loan](http://acpe.alaska.gov/FINANCIAL_AID/Loans/Alaska_Supplemental_Education_Loan)
- Apply online at: [https://acpe.alaska.gov/MY\\_ACCOUNT/My\\_Loan\\_Application/Find a Loan](https://acpe.alaska.gov/MY_ACCOUNT/My_Loan_Application/Find_a_Loan)

### **Canada:**

**\*\*may need to copy and paste links into browser\*\***

#### **Alberta Student Aid**

- Eligibility Requirements: <http://studentaid.alberta.ca/before-you-apply/eligibility.aspx>
- Check Loan Limits: <http://studentaid.alberta.ca/before-you-apply/loan-limits/annual-loan-limits/>
- Scholarships: <http://studentaid.alberta.ca/scholarships.aspx>
- Ready to Apply?: <http://studentaid.alberta.ca/>

#### **Government of Canada**

- RISI's EI Code: MQAY
- Ready to Apply?: <https://www.canada.ca/en/services/benefits/education.html>