

# New Student Loan Options

Our partnership with ISL Education Lending provides you with new options for refinancing existing student loan debt and opportunities for lower-rate private education loans.

## Refinance Existing High-Rate Loans

If you've previously taken out a loan through Sallie Mae or another for-profit lender with a high interest rate, you can refinance now.

### Before Leaving College

Parents and students who have already taken out loans to pay college expenses do not need to wait until after graduation to take advantage of lower refinance rates. The lower-rate, no-fee Reset Refinance Loan for In-School Borrowers is available for you today.

- ▶ No payments required until the student leaves school.
- ▶ Save on interest now.
- ▶ Parents can combine their own loans or loans for multiple children and still defer repayment, even if some of the loans are in repayment now.

### After Leaving College

The no-fee Reset Refinance Loan can help you make headway on your existing education loans.

- ▶ Multiple repayment choices to maximize your financial goals.
- ▶ Pay off multiple existing loans with one new loan to fit your budget and simplify repayment.

### Pre-Qualify Today!

Get your rate for a refinance loan in less than a minute by pre-qualifying, without impacting your credit score.

## Find New Lower-Rate In-School Loans

If you or a student in your life is in college, check out the options for lower-cost loans for students or families.

- ▶ Cover the gap between the cost of attendance and other financial aid, savings and earnings.
- ▶ Choose from fixed or variable rates with the Partnership Advance Education Loan for students or fixed rates for the College Family Loan for those who borrow on behalf of a student.
- ▶ You decide whether to make payments immediately, pay interest only during college, or delay repayment until after leaving school or dropping below half-time enrollment.

## Here's How to Start

Scan the QR code below or go directly to <https://firstnebraska.org/student-loans> to explore student loan options we offer.



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