Who Can Apply?
You can apply if you’re a Navy Federal Credit Union member, a U.S. citizen or permanent resident, and a legal adult in your state.

Minimum Credit Requirements
The minimum credit qualifications needed for a refinance loan are:

- your monthly income* is at least $2,000 and you have an established credit history (typically 21 months or more) or
- you apply with a credit-worthy cosigner whose monthly income* is at least $2,000 and you make at least $100 a month

How Much Can I Refinance?
The following table shows minimum and maximum loan amounts.

<table>
<thead>
<tr>
<th></th>
<th>Student</th>
<th>Parent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Loan Amount</td>
<td>$7,500</td>
<td>$7,500</td>
</tr>
<tr>
<td>Maximum Loan Amount</td>
<td>Undergraduate: $125,000  Graduate: $175,000†</td>
<td>$175,000</td>
</tr>
</tbody>
</table>

†Maximum available for refinancing either graduate school or for graduate and undergraduate loans combined.

Questions?
navyfederal.org/student-loans

The Navy Federal Student Loan Center
NAVY FEDERAL Credit Union
1-877-304-9302, Monday–Friday, 8 am–8 pm, EST
navyfederal@LendKey.com

Federally insured by NCUA. *Depending on loan amount, the actual income requirement may be higher. © 2019 Navy Federal NFCU 1247-B (9-19)
Make Paying Off College Loans Easier

If you’ve ever found yourself wishing you could have a lower monthly payment, had just one payment to track or could reduce your interest rate, we can help. We offer two types of loans to refinance college debt.

Loan Types

**Student Refinance Loan**
(Must have graduated from an eligible school)
- One or more loans
- Federal or private student loans or a combination

**Parent Refinance Loan**
(Student’s graduation not required)
- One or more loans
- Federal Parent PLUS, private loans or a combination
- Loans for multiple children combined into one

How It Works
Our online application is a simple three-step process:

1. **Application**
   - Apply online at [navyfederal.org/student-loans](http://navyfederal.org/student-loans)
   - Get notified of preliminary application decision

2. **Documentation**
   - Submit requested documents (may include proof of identity, income and payoff statements). We’ll email you a list.

3. **Approval and Acceptance**
   - Receive final decision and loan agreement
   - Sign loan agreement electronically
   - Navy Federal will pay off the loan(s) with your existing lender(s) directly.