


## Are You Eligible?

Refinance Loan Borrower	Co-Signer
Member of Navy Federal	Member of Navy Federal
A legal adult in the state in which you reside (age 18 in most states)	A legal adult in the state in which you reside (age 18 in most states)
U.S. Citizen or Permanent Resident	U.S. Citizen or Permanent Resident
Minimum Monthly Income:* \$2,000 without a co-signer or \$100 with a co-signer	Minimum Monthly Income:* \$2,000
Graduated from an approved degree program from an eligible school	
Minimum Loan Amount: \$7,500	
Maximum Loan Amount: \$125,000 (undergraduate) or \$175,000 (graduate)	

The Navy Federal Student Loan Center  
1-877-304-9302, Monday–Friday, 8 am–8 pm, ET  
[navyfederal@LendKey.com](mailto:navyfederal@LendKey.com)

For more information, visit  
[navyfederal.org/student-loans](http://navyfederal.org/student-loans).

Federally insured by NCUA. \*Depending on loan amount, the actual income requirement may be higher. © 2018 Navy Federal NFCU 1247-B (8-18)

# Navy Federal Student Refinance Loans

## THE APPLICATION PROCESS



**NAVY**   
**FEDERAL**  
**Credit Union**

ARMY  
MARINE CORPS  
NAVY  
AIR FORCE  
COAST GUARD  
VETERANS

# Navy Federal Student Refinance Loans

These loans are designed for those who have graduated from college and want to refinance one or more student loans.

## Application Process

Before applying, make sure you know the amount of student debt you need to refinance. Have your Navy Federal Access Number ready, as well as your proof of income, confirmation of graduation and other financial information.

Here are the stages of the application process, which must be completed **online**:



Stage	Estimated Days	Who	Action
Applying	Up to one day	You	Visit <a href="https://navyfederal.org/student-loans">navyfederal.org/student-loans</a> to get started
Reviewing	Up to one day	NFCU	<b>Credit is checked</b> and application is reviewed
Gathering	Up to 16 days	You	<b>Required documents submitted</b> (proof of graduation and income, copy of ID, and existing loan statement(s))
Approving	Up to five days	NFCU	<b>Loan application and payoff statements are reviewed</b> and final decision is made
Signing	Up to three days	You	<b>Loan Agreement is signed</b> and final disclosure forms (which contain your loan terms) are accepted
Disbursing	Up to two days	NFCU	<b>Loan disbursement is scheduled</b> to pay off existing loans

Allow up to 26 days to complete the process (excluding disbursing stage)