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 student loan are:
- your Minimum Annual Income is at least $15,000
- or
- you apply with a credit-worthy co-signer whose Minimum Annual Income is at least $15,000

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

<table>
<thead>
<tr>
<th></th>
<th>Student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Loan Amount</td>
<td>$2,000</td>
</tr>
</tbody>
</table>
| Maximum Loan Amount  | Undergraduate: $120,000  
                        | Graduate: $160,000†   |

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

Questions?
navyfederal.org/student-loans

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

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Navy Federal Student Loans

If you’ve found yourself needing more money for education costs because savings, scholarships, grants and Federal Education loans just aren’t enough, we can help.

How It Works
Before you begin, make sure you know how much you need to borrow and have your Navy Federal Access Number, as well as basic financial and academic information handy.

Our online application is a simple three-step process:

1. Application
   - Apply online at navyfederal.org/student-loans
   - Get notified of preliminary application decision

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

3. Approval and Acceptance
   - Receive final decision and loan agreement
   - Sign loan agreement electronically

Navy Federal will schedule the loan disbursement and send the money directly to the school based on their schedule.