


Are You Eligible?

Student 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 Annual Income: \$15,000 unless applying with a co-signer	Minimum Annual Income: \$15,000
Enrolled or admitted to an eligible school on at least a half-time basis	
Minimum Loan Amount: \$2,000	
Maximum Loan Amount: \$120,000 (undergraduate) or \$160,000 (graduate)	

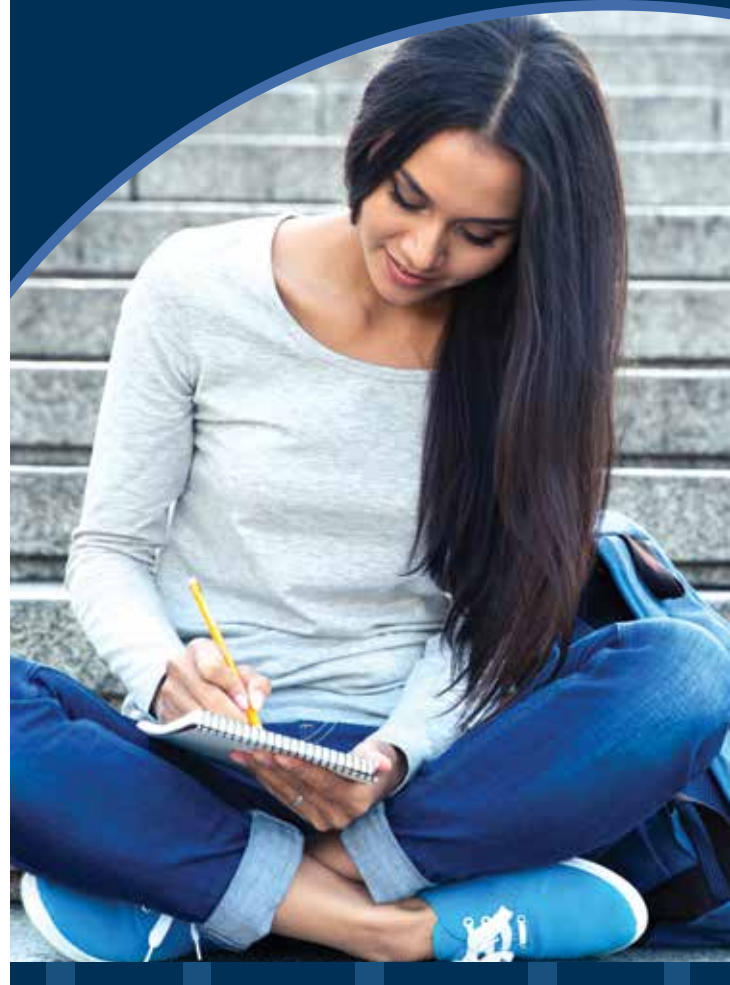
The Navy Federal Student Loan Center
1-877-304-9302, Monday–Friday, 8 am–8 pm, ET
navyfederal@LendKey.com

For more information, visit
navyfederal.org/student-loans.

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Navy Federal Student Loans

THE APPLICATION PROCESS



NAVY 
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Credit Union

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COAST GUARD
VETERANS

Navy Federal Student Loans

These loans are designed for students to pay education costs that savings, scholarships, grants and Federal Education loans don't fully cover.

Application Process

Before applying, make sure you know how much you need to borrow. Have your Navy Federal Access Number ready, as well as your basic financial and academic 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 navyfederal.org/student-loans to get started
Reviewing	Up to one day	NFCU	Credit is checked and application is reviewed
Gathering	Up to 10 days	You	Required documents submitted (copy of transcript, proof of income and ID)
Approving	Up to three days	NFCU	Loan application is reviewed and final decision is made
Signing	Up to 17 days	You & School	Loan Agreement is signed, cost of attendance is certified by the school (based on school schedule) and final disclosure forms (which contain your loan terms) are accepted
Disbursing	Up to 10 days	School & NFCU	Loan disbursement is scheduled and the money is sent directly to the school based on their schedule

Allow up to 32 days to complete the process (excluding disbursing stage)