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 creditworthy 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>
<tr>
<td>Maximum Loan Amount</td>
<td>Undergraduate: $120,000 Graduate: $160,000†</td>
</tr>
</tbody>
</table>

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

How Long Will It Take to Get My Loan?
Each school has its own certification processes and timelines, but it usually takes around 4-6 weeks from when you apply to the time the money is sent to your school.

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 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 proof of income. We’ll email you specifics.

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.

How a Co-Signer Can Help
An eligible and creditworthy co-signer can help applicants with limited credit history or income responsibly borrow and manage their education loans. A co-signer may:

• increase the chance of loan approval
• help lower the interest rate of the loan