NH Student Loan

FEATURES

Find My Rate
• Pre-qualify for rates in three minutes
• No impact on credit score*

Multiple Repayment Options & Terms
• Students select what works best for them

No Upfront Fees
No Prepayment Penalty

BENEFITS FOR NH STUDENTS

Increased access and affordability¹
Product offered by a nonprofit organization
0.25% interest rate reduction for automatic debit²
Cosigner Release³
Deferment options available
Local loan counseling
Proceeds support college access and scholarship initiatives

ELIGIBILITY
Applicant must be a U.S. Citizen or Permanent Resident that is a NH resident or attending college in NH and residing in an eligible state⁴
Applicant must be the age of majority for the state in which they reside
Minimum loan amount $2,001.00
Maximum loan amount
Up to the Cost of Attendance
Aggregate Max $200,000
Enrolled at least half-time
SAP not required

REPAYMENT
Find our rate table here:

loansupport@graniteedvance.org  |  (855) 887-5430

GraniteEdvance.org/loans

¹ To pre-qualify, a soft credit pull will be conducted that will not affect an applicant’s credit score. However, if an applicant elects to continue and submit an application, a full credit report from one or more consumer reporting agencies will be required, which is considered a hard credit pull and may impact the applicant’s credit score.
² The Granite Edvance Student Loan, in comparison to the EdvestinU Private Student Loan, offers lower interest rates and a greater likelihood of approval.
³ The interest rate reduction for authorizing our servicer to automatically deduct monthly payments from a savings or checking account will not reduce the monthly payment, but will reduce the monthly finance charge, resulting in a lower total cost of loan. Private Loans that are in a deferment (including borrowers who elect deferred repayment), grace period, or forbearance are not eligible to enroll and receive the automatic debit benefit until they enter into repayment. Borrowers electing to enroll in interest-only or immediate repayment are eligible to enroll in automatic debit upon initial disbursement.
⁴ Cosigner release allowed if an account is in current standing, after 24 months of consecutive & on-time payments (or fewer, as required based on borrower’s state of residency), and the borrower meets the loan program’s current underwriting criteria.
⁵ Eligible states are listed at graniteedvance.org/state-eligibility.