



Graduate Loan



A new graduate loan program with flexible financing options. Visit the link below to learn more and apply.

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 while in school.

Fixed Rates

No Upfront Fees

No Prepayment Penalty

BENEFITS

Our program offers solutions for solo borrowers, ensuring even those without traditional credit can pursue education, although cosigners are encouraged.

0.25% interest rate reduction for automatic debit¹

Cosigner Release²

ELIGIBILITY

Applicant must be a U.S. Citizen or eligible non-citizen who is the age of majority for the state in which they reside

Minimum loan amount \$2,001

Maximum loan amount \$250,000 up to the cost of attendance

Aggregate maximum loan amount \$400,000

Enrolled at least half-time at an accredited Title IV institution

Income requirements apply

PRIORITY DEADLINE

July 17, 2026



GraniteEdvance.org/gradloan

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* 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.

1. Borrowers electing to enroll in interest-only, fixed monthly repayment or immediate repayment (principal and interest) are eligible to enroll in automatic debit upon initial disbursement.

2. Cosigner release allowed if an account is in current standing, after 24 months of consecutive & on-time payments of principal and interest (or fewer, as required based on borrower's state of residency), and the borrower meets the loan program's current underwriting criteria.