

University of Denver 2026-27 Preferred Lender List for Undergraduates

Lender Name	Citizens Bank	Massachusetts Educational Financing Authority (MEFA)	SoFi
Fixed Interest Rate	UG: 3.24%-14.74%* Parent: 5.45%-10.46%*	UG: 3.29%-8.89%*	4.99%, 7.49% 6.49% and 8.99%
Variable Interest Rate	4.31%-14.08%* 4.31%-12.58%* 4.84%-10.52%*	None	None
Co-Signer Release	Available immediately upon repayment	Yes	After 12 months
Repayment Plans	5-year 10-year 15-year	10-year 15-year	5-year 7-year 10-year 15-year
DU Student Preferred Rates	None	None	4.99% - well qualified borrowers in 5 yr. repayment 7.49% - all other borrowers in 5 yr. repayment 6.49% - well qualified borrowers 8.99% - all other borrowers
Multi-year Approval	Yes	No	No
Grace Period	6 months	6 months	6 months
Other Fees	None	None	None

Please note: **All loan options require approval by individual lender.** An “*” indicates market rates as of 4/9/2026 and are subject to change; lowest published interest rates may include discounts for autodebit payments, repeat borrower discounts, and/or family discounts. SoFi interest rates available until June 30, 2026, subject to their terms and conditions. Students and families are free to borrow from any lender of their choosing, including those not included on the list. DU will process/certify all requests the same without delay.