

University of Denver 2026-27 Preferred Lender List for Undergraduate Students

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%*	3.23% - 15.99%
Variable Interest Rate	4.31%-14.08%* 4.31%-12.58%* 4.84%-10.52%*	None	4.64%-15.99%
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	None
Multi-year Approval	Yes	No	Yes
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. 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.