

University of Denver 2026-27 Preferred Lender List for Graduate and Professional Students

Lender Name	<u>Citizens Bank</u>	<u>Massachusetts Educational Financing Authority (MEFA)</u>	<u>SoFi</u>
Fixed Interest Rate	3.24%-12.49%	7.15% - 9.95%	2.99% -14.83%
Variable Interest Rate	4.98% - 12.11%	None	4.64% -15.86%
Co-Signer Release	Available immediately upon repayment	Undergraduates Only	After 12 months
Repayment Plans	5-year 10-year 15-year	10-year 15-year	5-year 7-year 10-year 15-year
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 9/11/2026 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.