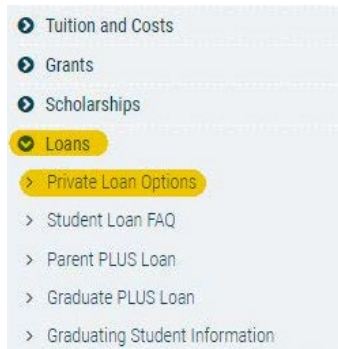


How to Use FastChoice

FastChoice is where the lenders selected for the CSB/SJU lender list are provided; offering information about private loans, and how these lenders were selected. Lenders on FastChoice will show up in random order every time. There are several features of the site to help students and families select the best loan option for their situation. Students can use any lender of their choosing, even those who do not appear on the CSB/SJU website or via FastChoice.

Step 1: Locate FastChoice Site

Navigate to the Financial aid loan page: <https://www.csbsju.edu/financialaid/loans/private-loans>



Then select the appropriate school to be directed to the FastChoice website:

To review our lender comparison list and apply for a loan, please select the appropriate link below:

[CSB Students](#) [SJU Students](#)

Step 2: Select the Loan Type

- Undergraduate Loan: Student is the borrower, but will likely need a cosigner to be approved
- Parent/Sponsor: Parent/Sponsor is the loan borrower and will repay the loan
- Graduate Loan: Available to students in Master/Doctoral Programs

Please Select the Appropriate Option

Begin by choosing the option below that best matches your situation.

[Undergraduate Loans](#)
Private loan options for undergraduate students

[Parent or Sponsor Loans](#)
Private loans for parents or sponsors of undergraduate students

[Graduate Student Loans](#)
Private loans for Graduate Students

Step 3: Borrowing Essentials

Undergraduate and graduate borrowers will complete The Borrowing Essentials, which provides general information about borrowing a private loan. Parent/Sponsor borrowers do not complete this step. For borrowers who have already completed The Borrowing Essentials previously, they may click the link below the red button.

[Start Borrowing Essentials](#)

[I've already completed Borrowing Essentials](#)

During The Borrowing Essentials, students will need to review the information provided and respond to the correlating questions. There are 4 questions to answer.

Step 4: Loan Disclosures

All borrowers will need to review and agree to the loan disclosures to continue. Please contact the financial aid office if you have additional questions on the lender selection list.

I have read and understand this policy.

[Back](#) [Next](#)

Step 5: Review and Select Lender

Lenders will appear in random order each time you visit the page. Here the loan options and basic loan information will be displayed, as well as an “apply” button to be directed to the lender’s site and apply. Note the compare feature available to review multiple loan options. Up to 5 loan products may be compared.

Comparison List	Lender Name	Lender Name	Lender Name		
Fixed APR Range	From: N/A To: N/A	From: 4.850% To: 4.850%	From: 2.990% To: 12.990%		
Variable APR Range	From: 1.130% To: 11.230%	From: N/A To: N/A	From: N/A To: N/A		
				Compare	Clear List

Additional details about a loan(s) are available either by using the comparison feature, OR by clicking on the product name link on the “Loan Products” page.

Loan Product Summary			
Fixed Annual Percentage Rate (APR) Range	N/A	From: 4.850% To: 4.850%	From: 2.990% To: 12.990%
Variable Annual Percentage Rate (APR) Range	From: 1.130% To: 11.230%	N/A	N/A
Rate Type	Variable	Fixed	Fixed
Grace Period	6 months	0 months	6 months
Borrower Benefits	Yes	Not provided	Yes
Fees Required	No	No	No
Contact Phone Number	(123)-456-7890	(123)-456-7890	(123)-456-7890
Who's Eligible	+		
Loan Rates and Fees	+		
Borrower Benefits	+		
Additional Details	+		

Once you have identified the loan product you’d like to use, select the “apply” button next to that product to be directed to complete the application. You may also use a lender not listed on FastChoice if you prefer. The financial aid office will be notified of your loan 24-48 hours after you are approved **and** submit all requested documentation and signatures to your lender.