

# How to Use FastChoice

For students seeking supplemental loan funding for an academic year, CSB + SJU have compiled a preferred lender list via FastChoice. There are several features of the site to help students and families select the best loan option for their situation, as well as information on how these lenders were selected. Selecting a lender from the preferred list is NOT required; students may use any lender of their choosing.

## Step 1: Locate FastChoice Site

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

### → Private Loan Options

Citizens, College Ave, CU Student Choice, Earnest, Sallie Mae, SELF, SoFi



Then select the appropriate school:

CSB STUDENT

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 borrowers can complete the Borrowing Essentials, which provides general information about borrowing a private loan. Parent/Sponsor and graduate 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.

## 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.

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.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender Name	Lender Name	Lender Name	Lender Name	Lender
				Loan Product
				Add Loan

### Loan Product Summary

Fixed Annual Percentage Rate (APR) Range ⓘ	From: 5.686% To: 6.218%	From: 3.470% To: 16.490%	From: 3.490% To: 14.990%	From: 3.240% To: 17.990%
Variable Annual Percentage Rate (APR) Range ⓘ	From: 5.999% To: 6.537%	From: 5.620% To: 16.850%	From: 4.990% To: 15.470%	From: 4.240% To: 17.990%
Rate Type	Fixed & Variable	Fixed & Variable	Fixed & Variable	Fixed & Variable
Grace Period ⓘ	0 months	9 months	6 months	6 months
Borrower Benefits ⓘ	Not provided	Yes	Yes	Yes
Fees Required ⓘ	No	No	No	No
Contact Phone Number	123-456-7890	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.

