## EDUCATION L O A N S

ACPE Education Loans — a responsible solution for your financial need.

**GANS** Offered is back to learn more

- **1** Student Loan (ASEL)
- **2** Family Education Loan (FEL)
- **3 Education Loan Refinance (REFI)**
- 4 Specialty Loan Programs: For details, visit acpe.alaska.gov/loans/ specialty-loan-programs

**Senefits** of CPE Loans

- NO TEASER RATES
- NO FEES
- FIXED INTEREST RATE
- **ENROLLMENT VERIFICATION**
- POTENTIAL SAVINGS RANGE FROM \$3,300 TO \$15,400.

\*Comparison of Federal PLUS loan at rate of 7.50% vs. ASEL at 6.75%, based on annual student loan of \$10,000 for 4-year degree.

Use Alaska State Education Loans for higher education in-state or out-of-state:

## ALASKA SUPPLEMENTAL EDUCATION LOAN (ASEL)



- **5.37%-9.09% APR** (5.50%-10.00% fixed rate)
- \$24,000 annual loan limit (undergraduate, graduate, & career training programs)

## ALASKA FAMILY EDUCATION LOAN (FEL)





- **6.75%-7.00% APR** (6.75%-7.00% fixed rate)
- **\$24,000 annual loan limit** (undergraduate, graduate, & career training programs)

## ALASKA EDUCATION LOAN REFINANCE (REFI)





- **5.05%-7.50% APR** (5.05%-7.50% fixed rate)
- No fees & fixed APR never increases
- Consolidate private, state, & federal education loans
- Choose 5, 10, or 15 year repayment term
- Degree completion not required

**Qualifications: \$7,500** minimum refi amount | **680+** FICO score (or cosigner) | Alaska residency for primary borrowers\* (AK residency NOT required for cosigner)

\*Be a previous borrower, cosigner or beneficiary of an education loan with ACPE -OR- be a graduate of a high school or postsecondary institution physically located in Alaska.

SEE MORE LOAN INFO AT ACPE.ALASKA.GOV

Not sure what loan is right for you?

Contact ACPE for guidance!

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Rates are for the 2024-25 academic year. Learn how to determine your rate at acpe.alaska.gov/myrate.