



EDUCATION LOANS

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

Loans Offered

SEE 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

**Benefits of
ACPE Loans**

- NO TEASER RATES**
- NO FEES**
- FIXED INTEREST RATE**
- ENROLLMENT VERIFICATION**
- POTENTIAL SAVINGS RANGE FROM \$12,700 TO \$55,000***

**Savings when borrowing \$40k-\$96k from ACPE compared to borrowing the average, fixed-rate, private loan (Credible, national average 10-year fixed-rate private student loans by similar FICO scores during week of 4/7/2025 | credible.com/blog/student-loans/student-loan-interest-rates/)*

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

ALASKA SUPPLEMENTAL EDUCATION LOAN (ASEL)



- **4.73%-9.23% APR** (5.00%-10.00% fixed rate)
- **\$24,000 annual loan limit** (undergraduate, graduate, & career training programs)

ALASKA FAMILY EDUCATION LOAN (FEL)



- **6.25%-6.50% APR** (6.25%-6.50% fixed rate)
- **\$24,000 annual loan limit** (undergraduate, graduate, & career training programs)

ALASKA EDUCATION LOAN REFINANCE (REFI)



- **4.85%-7.50% APR** (4.85%-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 | 640+ 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!

Rates are for the 2025-26 academic year. Learn how to determine your rate at acpe.alaska.gov/myrate.

acpe.alaska.gov | 800-441-2962



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