



# SELF Grad Loan



## Program Highlights

- Fixed interest rates (not based on credit tiering)
- Repayment terms: 10, 15, or 20 years
- No co-signer required if eligible, see below
- Co-signer option for a rate reduction
- \$15 minimum monthly payment while In-School

## School Eligibility

- Be a SELF Participating School as of 7-1-2025
- Sign and return a new Participation Agreement

## Borrower Eligibility

- U.S. Citizen or Permanent Resident
- MN Resident or attending MN School
- At least half-time enrollment
- Meeting SAP requirements
- Minimum FICO 670 (unless co-signed)
- Must pass credit review
- Current on existing SELF Loans

## Co-signer Eligibility

- U.S. Citizen or Permanent Resident
- Minimum FICO 670
- Must pass credit review
- Current on existing SELF Loans

## Select Doctoral Programs

Advanced Dentistry, Dentistry, Medicine, Pharmacy, and Veterinary Medicine

- \$2,000 minimum
- No annual max
- \$300,000 cumulative max
- Optional Extension Period for residency/training

## Graduate Programs

All other degrees or certificates beyond a Bachelors

- \$2,000 minimum
- \$50,000 annual max
- \$150,000 cumulative max