SELF Loan® MINNESOTA STUDENT LOANS

OFFICE OF HIGHER EDUCATION

SELF Refi® STUDENT LOAN REFINANCING

Rev. 11/2026

FACTS

WHAT DOES Minnesota Office of Higher Education (OHE) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and credit history
- Account balances and payment history
- Transaction and payment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason the Minnesota Office of Higher Education chooses to share; and whether you can limit this sharing.

Reasons we collect and can share your personal information	Does OHE share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 800-657-3866 or 651-642-0567 or go to selfloan.mn.gov/selfloan

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Who we are	
Who is providing this notice?	Minnesota Office of Higher Education (OHE)
What we do	
How does OHE protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does OHE collect my personal information?	We collect your personal information, for example, when you ■ Apply for a loan or give us your contact information ■ Set up automatic payments or make payments We also collect your personal information from others such as credit bureaus, servicers, collection agencies, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes— information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *The Minnesota Office of Higher Education is a state agency.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *The Minnesota Office of Higher Education does not disclose information to nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *The Minnesota Office of Higher Education does not participate in joint marketing.*
Other important information	
We use your information only for OUR everyday business purposes and to market OUR products and services to you. You are not required to provide the information requested. Failure to provide the information requested, however, may prevent further processing of any loan applications or information sharing about other Minnesota Office of Higher Education programs.	