

## ADDITIONAL FAMILY OPTIONS

Do not be overwhelmed by the task of paying for your balance. There are multiple options available to assist you, and **we are here to help** as you make these important decisions.

Talk with your personal Financial Aid Counselor if you are interested in exploring any of the options listed below.

### PARENT OPTIONS:

**Federal Direct Parent PLUS Loan:** Parents of dependents can apply for a PLUS Loan. This loan is in the parent's name, with repayment beginning within 60 days of the final financial aid disbursement for the academic year. An application for the PLUS Loan is available to download from the Mars Hill University Financial Aid website. <http://www.mhu.edu/admissions/financial-aid>

**NC Parent Assist Loan:** Parents of dependents can apply for a College Foundation Loan. Available to NC Residents and out-of-state students attending NC schools. No application or origination fees are required for this loan. [www.ncassist.org](http://www.ncassist.org)

**Payment Plan:** Our Business Office offers a payment plan option through College Foundation of North Carolina ([www.cfnc.org](http://www.cfnc.org)). No interest charges are involved, only an annual enrollment fee. For more information about this option contact CFNC at 1-866-866-2362.

### STUDENT OPTIONS:

**Additional Federal Direct Unsubsidized Loans:** You may be eligible to have an additional Unsubsidized Loan if your parent is denied for the PLUS Loan

**Private Education Loans:** A private education loan is in your (the student's) name, with principal payments deferred until six (6) months after you leave school or fall below half-time status—less than six (6) credit hours a semester. Credit approval is required for this loan and often students need a cosigner. You can apply online with one of the lenders listed below, or with the lender of your choice.

<b>Lender Name</b>	<b>Loan Name</b>	<b>Website</b>	<b>Phone Number</b>
CFNC	NC Assist	<a href="http://www.ncassist.org">www.ncassist.org</a>	1-866-866-2362
Discover	Discover Student	<a href="http://www.discoverstudentloans.com">http://www.discoverstudentloans.com</a>	1-800-STUDENT
Sallie Mae	Smart Option	<a href="https://www.salliemae.com/student-loans/">https://www.salliemae.com/student-loans/</a>	1-877-279-7172
Wells Fargo	Collegiate Loan	<a href="https://www.wellsfargo.com/student">https://www.wellsfargo.com/student</a>	1-800-456-1551
Union Federal		<a href="http://www.unionfederalstudentloans.com">www.unionfederalstudentloans.com</a>	1-866-513-8445
Citizens Bank	Citizens Bank Student loan	<a href="http://www.citizensbank.com/student-loans">www.citizensbank.com/student-loans</a>	1-877-491-3988
PNC Bank	PNC Solution Loan	<a href="http://Pnconcampus.com">Pnconcampus.com</a>	1-800-762-1001