First Financial Online®

Private Student Loans Program

Keep Your Career Goals On Track So You Can Start Earning Sooner!

When federal grants and loans no longer meet your college fees and living expenses, you still have a feasible option with private student loans. Not only do they have the nation's most competitive rates, they offers students **interest rate reductions throughout the life of the loan**.

Do you need professional PDFs? Try **PDFmyURL!**

PDFmyURL

Students also get to tailor-make a loan suited to their needs — now and in the future — because private student loans offer:

- Flexible repayment options
- Choice of fixed or variable rates
- Co-signer release after two years or 24 on-time payments

The Lucrative Career Made Possible by Private Student Loans

We understand that it can be intimidating to acquire debt. Once our customers realize that private student loans are necessary and practical **short term debt** that rewards borrowers with a more lucrative and fulfilling lifestyle, they feel better about making this smart choice. We'll prove it to you!

No matter how expensive college gets, it will always pay for itself many times over in the long run. In fact, the best research tells us that the college degree earns an individual $1,000,000 more dollars over his or her lifetime than the high school diploma.

Let's look at some figures

The Institute for College Access and Success reports that in 2014, the average student debt load was $30,000. It sounds like a lot until you compare that figure with the Pew Research finding that college graduates earn an average of $17,500 each year more than high school graduates. The college graduate living on a strict budget (similar to that of his or her high school counterpart, let's say) could conceivably pay off that $30,000 of debt in two years and still have $5,000 left over.

But don't the loan payments last forever, hampering my long-term success? Most private student loans have a term of 10 years. While some borrowers take the full 10 years to pay off the private student loan, many pay it of within 3 years or less. Another subset of

Do you need professional PDFs? Try **PDFmyURL!**

PDFmyURL

borrowers requests the “Income Based Repayment Option” or an extension, both of which these services representatives fulfill daily.

A 10 year, $30,000 loan at 7.5% will cost a borrower $356 per month until that loan is fully amortized. You can get an idea of how much you’ll need to pay monthly once you start working by using an online calculator like our Student Loan Calculator. There, you plug in the loan amount along with the best term and interest rates you can get. A private student loan rate can range anywhere from 4% to 14% depending on your credit score, whether you have a cosigner, the overall economy and other factors. **The bottom line: the private student loan’s burden on a college graduate’s income is minimal, manageable and short-term.**

Who gets private student loans?

While you can read about specifics on eligibility click here, rest assured that you can get a college loan as long you attend an qualified college at least 50% of the time. We’ll ask for your social security number, drivers license and address, but these details require just a few minutes. You don’t need to be working to qualify for a student loan.

The Private Student Loan: Now as Respected as the American Mortgage

70% of college graduates now leave school with loans

Americans regard owning a home and getting a college education as the two dreams that bring most purpose and satisfaction in their lives. Indeed, according to Sallie Mae’s How America Pays for College 2014 report, 98% of Americans believe college is a worthwhile investment. Try to get that high of a number of Americans to agree on any other issue!

Here’s breakdown of American opinion about who should pay for college:

- 22% mostly student
- 21% student and parent
- 18% mostly parent

Do you need professional PDFs? Try **PDFmyURL!**

There are as many ways to pay for college as there are college students. Most find private college loans a low-cost and practical option once their federal aid and loans are exhausted. 70% of college seniors now leave their programs with loans. First Financial Online helps you understand how getting college loans now can secure your future.

These include:

- 1% rate reduction upon repayment of 10% of the loan
- .25% reduction if borrower uses ACH automatic payments through their bank
- Up to 1% rate reduction for good grades (3.0 or higher)

First Financial Online®

2400 Historic Decatur Road

San Diego, California 92106

Call 1-800-383-7046

Do you need professional PDFs? Try **PDFmyURL!**

PDFmyURL

© 2015 First Financial Online. First Financial Online® is a federally registered trademark. It's use in commerce is our exclusive right. All other trademarks, trade names or company names referenced herein are used for identification purposes only and are the property of their respective owners.

Do you need professional PDFs? Try **PDFmyURL!**

PDFmyURL