



Student Loan Consolidation Program

Make the Most of the Income You Earn!

With college behind you, it's time to stretch every dollar. You can reduce your monthly debt payments through smart student loan consolidation. First Financial Online has competitive offers that keep more money in your pocket each month.

How? Automated processes, little overhead and even lower marketing costs enable us to keep interest rates low. Operating strictly

online, we don't need to pay for expensive Super Bowl commercials or thousands of tellers like the big banks do. Our competitive offers help word about First Financial Online spread naturally, without those expensive bells and whistles. You can thank the digital era. We certainly do!

At the same time, borrowers using an online bank for student loan consolidation can rest easy that their information and funds are safe as the bricks and mortar banks. Like these larger banks, we use 128-bit security also known as "banking level" encryption. This is the most powerful security the U.S. government even allows.

Ready to take charge of your finances at better rates and terms?



Get Your Money and Credit Score Working for You!

Let private student debt consolidation help shore up your credit score

Multiple statements from multiple lenders can result in missed payments. Late and missed payment ding credit scores.

One statement and one interest rate simplifies monthly bill paying. **With reduced hassle and confusion, research has shown that borrowers miss fewer payments.** The big purchases ahead — cars, homes — will require credit, and the better your credit score, the less you'll pay in interest. With First Financial as your partner in college debt management, you can make sure your credit score climbs each month.

Flexible College Loan Consolidation Options to Fit Your Goals and Lifestyle

First Financial Online knows that there are as many different types of college loan consolidation needs as there are college graduates. That's why we make sure to have a variety of offers to fit your income and lifestyle. To optimize your financial picture you can choose from:

- Consolidation on amounts from \$7,500 to \$125,000
- A variety of repayment terms: 5, 10, 20 or 25 years
- Co-signer releases
- Paying entire loan or monthly payment on time or pre-paying early with no penalty
- .25% interest rate reduction for using ACH automatic transfers from your bank.
- Interest only payments or interest + principle payments for the first several years
- Options to suspend payments in case of layoff or job loss

Eligibility for student loan consolidation centers on whether you've defaulted on loans and a few other factors. To explore your eligibility, [click here](#)

Pays Off Both Federal and Private Debt

While federal programs do not allow borrowers to bundle public (federal) and private student loans, Student debt consolidation programs do.

By consolidating, you apply for a new loan with a new interest rate. You're not only combining your private and federal loans, you're refinancing all. Each original loan had a different interest rate, but the new rate on your consolidated loan is one figure. Borrowers find this single figure and payment reduces stress and confusion, making planning easier and more straight-forward.

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