

Alternative Loan Programs

The following is a list of lenders who provided private educational loans to Cal Poly students during the past year, and who are still actively providing private/alternative student loans. Please carefully review your financing options before pursuing a private loan. Contact the lender directly to begin the loan application and request.

Alaska Loans (Alaska Residents only): <http://acpe.alaska.gov/>

Citizen's Bank: <http://www.citizensbank.com/student-borrowing/>

College Ave Student Loans: <https://www.collegeavestudentloans.com/>

Discover Student Loans: <https://www.discover.com/student-loans/>

EDVestinU: <http://www.edvestinu.com/private.asp>

Elements Financial FCU (members only): <https://www.elements.org/student-loans/>

Fresno County FCU (members only): <http://www.fresnocfcu.org/home/products-services/mycu>

Gesa Credit Union (members only): <https://www.gesa.com/borrow/student-loans>

Kinecta Federal Credit Union (members only): <https://www.kinecta.org/student-loans/>

PNC Bank: <http://www.pnconcampus.com/studentloanguide/privateloans/index.html>

Provincial Credit Union (members only):
<https://www.provincialcu.com/Home/ProductsAndServices/YourFinancing/StudentLending/>

Safe Credit Union (members only): <https://www.safecu.org/personal/borrow-money/student-loans>

Sallie Mae: <https://www.salliemae.com/>

San Francisco Fire CU (members only): <https://www.sffirecu.org/loans-and-credit/loans/student-loans/student-loans>

Star One Credit Union (members only): <http://www.starone.org/home/loans/studentloans>

Sun Trust Bank: <http://www.suntrusteducation.com/PrivateLoans/CustomChoiceLoan/>

UMassFIVE Federal Credit Union (members only): <https://www.umassfive.coop/products/loans/student-loans>

USC Credit Union (members only): <https://www.usccreditunion.org/product-landing/student-loans/>

Valley First Credit Union: http://www.valleyfirstcu.org/loans/student_loans.html

Wells Fargo: <https://www.wellsfargo.com/student/>

Student Lending – Code of Conduct

The Higher Education Opportunity Act of August 14, 2008 includes provisions that campuses participating in Title IV programs publish as code of conduct which describes prohibited practices related to loan programs. Prior to this, the CSU coded memorandum “Student Loan Programs – Administrative Safeguards” (AA-2007-12) dated May 3, 2007 had been the standard campuses had followed.

To avoid any conflict of interest with the responsibilities of a CSU employee with respect to student loans, the CSU code of conduct prohibits the following:

- Revenue sharing arrangements with any lender
- The solicitation of acceptance of gifts from a lender, guarantor or servicer by anyone with responsibilities with respect to loans at the institution
- Receipt of any fees, payments or other financial benefits (including a stock purchase option) by anyone with responsibilities with respect to loans from a lender as compensation for any type of consulting arrangement or contract to provide services to a lender or on behalf of a lender relating to education loans
- The assignment of a first-time borrower’s loan to a particular lender or refusing to certify or otherwise delay certification of any loan regardless of the lender or guaranty agency the borrower selects
- The acceptance of any funds to be used for private education loans in exchange for the institution providing concessions to the private lender
- Requesting or accepting assistance with call center staffing or financial aid office staffing from any lender
- Any employee with responsibilities with respect to financial assistance at the institution who serves on an advisory board or commission of a lender or guarantor may not accept anything of value from the lender or guarantor except reimbursement for the reasonable expenses of serving on the board or commission

The Cal Poly Financial Aid staff strictly adheres to this code of conduct.