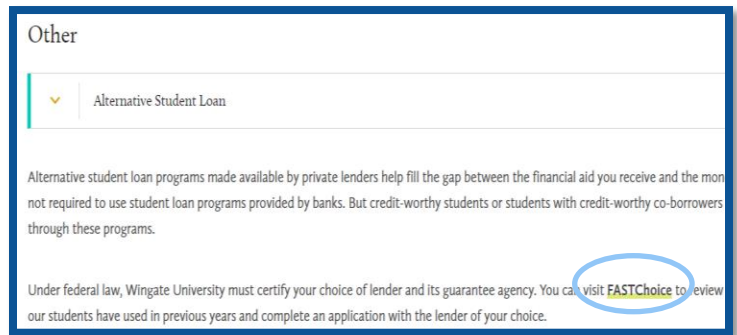


## APPLYING FOR AN ALTERNATIVE LOAN

How to access FastChoice from Wingate's website:

- Visit [www.wingate.edu](http://www.wingate.edu)
- Select "Aid & Admissions"; then
- Select "Types of Loans"; then "Loans"
- Scroll to the bottom of the page and select "Other – Alternative Student Loan"
- Select the FastChoice link and you will be redirected to the FastChoice Loan Portal.



How to access FastChoice directly:

- Visit <https://choice.fastproducts.org/FastChoice/home/298500>

## HOW TO COMPLETE THE ONLINE APPLICATION

1. Once you are at the FastChoice Loan Portal you will need to select which borrower type applies to you: undergraduate, graduate or parent.
2. You will be asked to enter personal information (first, last name) and will need to complete "borrowing essentials" before being given access to the FastChoice Loan Portal.
3. On the FastChoice Loan Portal you can filter by lender, borrower type, and interest rate. You can also compare up to five different lenders at a time to help you decide which lender best suits your needs.



Note: Once you have selected a lender, remember to click apply and you will be redirected to the lender's website. You will then complete the credit application (you will likely need a cosigner) and receive an approval/denial for the loan. Remember to enter the loan period as the academic year, or semester, that you will borrow the loan and add Wingate as the school you would like to notify.

If you are approved, our office receives a notification from the lender and we will send an email notification for you to accept/decline your loan funding via [Net Partner](#).

## NON- U.S. CITIZEN APPLICANTS

The following lenders have previously provided Alternative Loans to Non-U.S. Citizens at Wingate University:

- Ascent
- Citizens Bank
- Citizens One
- College Avenue
- Discover
- Sallie Mae
- SoFi
- Union Federal

**Note:** You may be required to have a U.S. Cosigner in order to apply for an Alternative Loan.