2025-2026
WINGATE UNIVERSITY PRIVATE/ALTERNATIVE LOANS

Students enrolled at Wingate University may apply for private/alternative loan funds with a lender of their choice to assist with educational-related expenses. We understand that choosing a lender is an important financial decision, so we encourage you to extensively research your private loan lending options to identify the lender whose terms best meet your needs.

Please note that it can take several weeks from the date of your initial application for us to receive the certification request and certify the funds with your lender. **You should begin this process ASAP!**

HOW TO COMPLETE THE ONLINE APPLICATION

Visit the Wingate University FastChoice Loan Portal (https://choice.fastproducts.org/FastChoice/home/298500) and select which borrower type applies to you: undergraduate, graduate, or parent. You will be asked to enter personal information (first and last name) and will need to complete "borrowing essentials" before being given access to the FastChoice Loan Portal.

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 may be required to apply with a cosigner) and receive an approval/denial for the loan. Remember to enter the loan period as the academic year or semester you will borrow the loan and add Wingate as the school you want to notify.

If you are approved, our office receives a notification from the lender to certify your loan application. You will receive an email from our office to accept/decline your loan funding via Net Partner (aid.wingate.edu).

NON-U.S. CITIZEN APPLICANTS

Since students who are non-U.S. Citizens may not have a credit history in the U.S., most lenders require them to have a cosigner. The cosigner will likely need to be a U.S. citizen or permanent resident with good credit and income history who has lived in the U.S. for at least the past two years.

Some lenders may not require a cosigner if you meet specific criteria including, but not limited to, attending an eligible school, demonstrating high career potential, and planning on graduating within the next two years.

The lenders below have offered private/alternative loan funding to Non-U.S. Applicants enrolled at WU in prior years. This list is for informational purposes only. You can select any lender, including those not listed in the FastChoice Loan Portal.

Lender Name	Enrollment Status	Minimum	Cosigner Requirement
Ascent	Must be currently enrolled at WU	$1,000	Yes
Citizens	Must be currently enrolled at WU	$1,000	Yes
College Ave	Must be currently enrolled at WU	$1,000	Yes
Sallie Mae	Must be currently enrolled at WU	$1,000	Yes
SoFi	Must be currently enrolled at WU	$5,000	Yes