



2025-2026

WINGATE UNIVERSITY PRIVATE/ALTERNATIVE LOANS – PAST DUE BALANCE

Students enrolled at Wingate University who owe a balance from a prior term of enrollment 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) (<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 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 to certify your loan application. You will receive an email from our office to accept/decline your loan funding via [Net Partner](mailto:aid.wingate.edu) (aid.wingate.edu).

LOAN AMOUNT

To determine your loan amount, you will need to contact the Business Office and ask for your prior billing statement containing your past due balance. You will also use your current invoice statement to determine the loan period for your loan application.

If the past due balance is from the Fall term, you should use 08/xx – 12/xx. For the Spring term, you should use 01/xx – 05/xx. For the Summer term, you should use 05/xx – 08/xx. Example: Fall 2025 = 08/25 – 12/25.

LENDER INFORMATION

The lenders below have offered private/alternative loan funding for Past Due Balance Loans for students enrolled at WU in prior years. This list is for informational purposes only. You are able to select any lender, including those who are not listed in the FastChoice Loan Portal.

Lender Name	Enrollment Status	Minimum	Time Frame for Application
Ascent	Must be currently enrolled at WU	\$1,000	Must apply within 6 months of the Past Due Semester End Date
Citizens	Must be currently enrolled at WU	\$1,000	Must apply within 12 months of the Past Due Semester End Date
Cognition	No Enrollment Requirement	\$1,000	Must apply within 60 days of the Past Due Semester End Date
Common Bond	Must be currently enrolled at WU	\$2,000	Must apply within 12 months of the Past Due Semester End Date
PNC	No Enrollment Requirement	\$1,000	Must apply within 60 days of the Past Due Semester End Date
Sallie Mae	Must be currently enrolled at WU	\$1,000	Must apply within 12 months of the Past Due Semester End Date
SoFi	Must be currently enrolled at WU	\$5,000	Must apply within 60 days of the Past Due Semester End Date
Union Federal	No Enrollment Requirement	\$1,000	Must apply within 90 days of the Past Due Semester End Date