



2025-2026

WINGATE UNIVERSITY PRIVATE/ALTERNATIVE LOANS – SAP INELIGIBLE OPTIONS

Students who are enrolled at Wingate University and do not meet minimum Satisfactory Academic Progress (SAP) standards are placed on financial aid suspension and are not eligible to receive Federal, State, or Institutional financial aid funding. However, students on SAP suspension can apply for private/alternative loan funds with a lender that does not require you to meet minimum SAP standards.

We understand that choosing a lender is an important financial decision. Therefore, 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](https://choice.fastproducts.org/FastChoice/home/298500).

Note: Once you have selected a lender, 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](mailto:aid@wingate.edu) ([aid.wingate.edu](mailto:aid@wingate.edu)).

LENDER INFORMATION

The lenders below have previously provided private/alternative loan funding to enrolled students who do not meet minimum SAP requirements. 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	Loan Options
Ascent	Must be currently enrolled at WU	\$1,000	Variable & Fixed Interest Rate Available
Citizens	Must be currently enrolled at WU	\$1,000	Variable & Fixed Interest Rate Available
Cognition	No Requirement	\$1,000	Variable & Fixed Interest Rate Available
Common Bond	Must be currently enrolled at WU	\$2,000	Variable & Fixed Interest Rate Available
PNC	No Requirement	\$1,000	Variable & Fixed Interest Rate Available
Sallie Mae	Must be currently enrolled at WU	\$1,000	Variable & Fixed Interest Rate Available
Union Federal	No Requirement	\$1,000	Variable & Fixed Interest Rate Available