



INTERNATIONAL STUDENT LOAN OPTIONS

Private Loans & Line of Credit

To supplement the financing of their education, students can apply for credit options available through a few financial institutions. Below is some information to keep in mind:

Bank of Montreal Canada (BMO) +1(877) 225-5266

Line of Credit: Apply once and you are covered for the length of your program.

- Up to \$350,000 CAD
- Access up to \$95,000 CAD in the first year
- Continued access during residency/specialty studies
- Only charged interest on the amount you borrow. This means if your line is \$100,000 and you only borrow \$40,000 you're only charged interest on the \$40,000.
- Website Link: [Professional Line of Credit BMO](#)

Toronto Dominion Bank (TD) +1(855) 882-6918

Line of Credit: Apply once and you are covered for the length of your program.

- Up to \$350,000 CAD
- Access up to \$100,000 CAD in the first year
- Continued access during residency/specialty studies
- Only charged interest on the amount you borrow. This means if your line is \$100,000 and you only borrow \$40,000 you're only charged interest on the \$40,000.
- Website Link: [Professional Line of Credit TD](#)

Canadian Banks Line of Credit



- Approval for loan options as an international student are incredibly borrower specific. Each circumstance is different and can determine approval through the below lenders.
- Funds are disbursed from the bank directly to the student, it is the student's responsibility to pay RVU for each term's tuition by the deadlines posted for their respective program. These funds can be used for all educational expenses.
- Each bank may require a cosigner. They may also require you to be in person at one of their locations for the finalization of the loan.
- Approval, Interest rates, and terms of repayment are subject to credit requirements for the above lenders.
- Exchange rates may apply.

College Ave Student Loans +1(844) 422-7502

- Term loan: application through [ELM Select](#) required each year of attendance.
- US cosigner required
- Loan amount up to full posted Cost of Attendance
- 9 month grace period
- Multiple term and repayment options.
- Deferment in 12 month increments residency & fellowship.

Sallie Mae +1(866) 675-7760

- Term loan: application through [ELM Select](#) required each year of attendance.
- US cosigner required
- Loan amount up to full posted Cost of Attendance
- 36 month grace period
- 20 year term, and multiple repayment options.
- Graduated repayment period options.

Private Educational Loans (ELM Select)



- Approval, Interest rates, and terms of repayment are subject to credit requirements.
- May require a US citizen cosigner depending on your citizenship.
- Funds are disbursed to the school directly and students cannot borrow above the set Cost of Attendance published for their respective program. (COA in USD)
- Students can apply for the above lenders through the [ELM Select Portal](#):
- Website Link: [ELMSelect](#)

Non-Discrimination Statement

Rocky Vista University (RVU) is committed to ensuring that all individuals have equal access to programs, facilities, admission, and employment and that no person shall be excluded from participation in, be denied the benefit of, or otherwise be subjected to unlawful discrimination in this institution's programs and activities. In accordance with Federal, state, and local laws and regulations, RVU does not discriminate against any person on the basis of race, religion, color, creed, sex, gender, gender identity or expression, marital status, sexual orientation, age, national origin, ancestry, political affiliation, mental or physical disability, genetic information, veteran status (including Vietnam-era veterans), or any other legally protected characteristic. Specifically, under Title IX of the Education Amendments of 1972, RVU prohibits discrimination on the basis of sex in its programs and activities. RVU will take steps to eliminate prohibited conduct, prevent its recurrence, and remedy its effects.

Terms and Conditions Statement

Legal disclaimers for each lender can be viewed on their respective websites. Please be thorough in your research before accepting any terms and conditions presented by each individual lender. Information above is current as of 03/08/2024.