



ACADEMIC YEAR 2026-27

Student loans for every kind of borrower

Fixed and variable rate private student loans for

- + Undergraduate
- + Graduate
- + MBA
- + Medical / Dental / Health Professionals
- + Law
- + International / DACA
- + Parent



100% Rate Match

Earnest offers a rate match with a \$100 Amazon gift card bonus[†]



Zero fees, ever

Earnest does not charge origination, late, or prepayment fees[†]



9-month grace period for all

Earnest offers a 9-month grace period to all borrowers (the national standard is 6 months)[†]



NEW

No minimum income requirement

Earnest eliminated the minimum income requirements for all borrowers



NEW

Automatic Cosigner Release

Earnest automatically reviews eligibility for cosigner release once 50% of the original principal balance is paid[†]



No DTI analysis for grad borrowers

Earnest does not complete a debt-to-income analysis for graduate borrowers



Loyalty Discount

Earnest offers a 0.25% rate discount for returning borrowers[†]



Auto Pay Discount

Earnest offers a 0.25% rate discount for enrolling in automatic payments[†]



Automated bi-weekly payments

Borrowers can reduce the interest they accrue without missing out on their auto pay discount



In school repayment

78% of borrowers choose one of our in-school payment options, which could help you save on interest[†]



No SAP Requirement

Satisfactory Academic Progress (SAP) is not required



Flexible loans

Students can choose from flexible monthly payment and term options

4.6/5 Rating ★ Trustpilot



Underwriting for access

Earnest Private Student Loans offer competitive rates and flexible terms, powered by a transparent underwriting approach that looks beyond a single credit score. We evaluate a student's full financial profile. Qualified borrowers may be eligible without traditional requirements like a minimum income, cosigner, or rigid debt-to-income thresholds. To view full eligibility criteria, visit earnest.com/eligibility.

Deferment & forbearance

Deferment: We offer up to 48 months for clients who return to school for at least half time or for an internship, residency, fellowship, or clerkship (interest continues to accrue during the deferment period).

Forbearance: Under certain circumstances a borrower experiencing temporary financial difficulty may request to postpone principal and interest payments by utilizing hardship forbearance (this option has a cumulative maximum of 12 months).

In-school repayment options

Immediate: Pay the full principal and interest

Interest Only: Pay interest charges each month

Fixed Pay: \$25 per month

Deferred: No payments required while in school

Eligibility

Students are required to be enrolled at least half-time at a Title IV eligible, not-for-profit 4-year institution.

Satisfactory Academic Progress (SAP) is not required.

Students must be a U.S. Citizen, DACA Recipient, Asylee, or have a 10-year Permanent Resident Card, or apply with a cosigner who is a U.S. Citizen, DACA Recipient, Asylee, or has a 10-year Permanent Resident Card. If the primary doesn't have a SSN, contact our Client Happiness team.

Students or cosigners should have a minimum FICO score of 650. Students can apply for a loan to cover a past due balance up to 365 days prior.

For eligibility details, visit earnest.com/eligibility

Loan details

Students can borrow as little as \$1,000[†], and up to the full cost of attendance, with a lifetime aggregate loan limit of \$400,000.

How Students Apply

School Success Team:

866.764.9262 + forschools@earnest.com

Lender Details:

Lender ID 600001 / Servicer ID EARNST / Alternative Loan Program Code K77/ Guarantor Code K76



**Chosen as U.S.
News & World
Report's Best
Private
Student Loan
Lender**

For the fourth
consecutive year!

Information current as of March 25, 2026, please refer to earnest.com/for-schools for updated information.

This material is prepared for Financial Aid Office professionals only. Not to be circulated with potential consumers, including students.

[†]Please visit earnest.com/student-loan-disclaimers to learn more.

Earnest Private Student Loans are made by FinWise Bank, Member FDIC. FinWise Bank, 756 East Winchester, Suite 100, Murray, UT 84107.

Earnest student loans are serviced by Earnest Operations LLC, 300 Frank H. Ogawa Plaza, Suite 340, Oakland 94612. NMLS #1204917, with support from Higher Education Loan Authority of the State of Missouri (MOHELA) (NMLS# 1442770). FinWise Bank and Earnest LLC and its subsidiaries, including Earnest Operations LLC, are not sponsored by agencies of the United States of America.