

Looking to refinance your student loans?

SELF Refi Loan Features

- \$35,000 or \$150,000 loan limit, depending upon degree
- Fixed and variable rates ranging from 6.00% to 9.15%
- 5, 10, or 15-year repayment terms

Borrower Eligibility

- Minnesota resident
- Employed for at least 60 days or their spouse is the cosigner and qualification is based on household income and expenses
- Earned a certificate, diploma or degree

Qualify without a co-signer

- Minimum FICO score of 700 and a maximum debt-to-income ratio of 45%
- Qualify with a co-signer
- FICO score
 - » Greater than or equal to 700, and a maximum debt-to-income ratio of 60%
 - » 650 but less than 700, and a maximum debt-to-income ratio of 50%

Qualify with spouse as co-signer and household income/expenses

- Borrower minimum FICO score of 650
- Co-signer minimum FICO score of 700
- Maximum combined debt-to-income ratio of 60%

Co-signer Eligibility

- U.S. citizen or permanent resident
- Minimum FICO score of 700
- Maximum debt-to-income of 60%
- Co-signer release option is available

For more information or to apply, visit:

SELF REFI: Website: www.selfrefi.state.mn.us

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