



Non-government Loan Programs

Students have the option of applying for non-government loan programs.

- [Global Education Management Services](#) (GEMS)
- [Sallie Mae Student Loans](#)
- [Discover Student Loans](#)

Eligibility

Students in need of additional funding may consider alternative (non-government) loans. Please note the following information:

- All US students can apply
- Students studying less than half-time are eligible to apply for a loan from GEMS or SallieMae
- Students may borrow up to the cost of attendance minus any financial aid received
- A co-signer may be required
- Alternative loan interest rates, fees and repayment options differ from US government loans

Receiving your non-government US loan

All students receive their alternative loan funds by cheque in two equal disbursements (usually in September and January for fall and winter terms). All tuition and fees owing will be paid from the proceeds of the loan received and, if any funds are remaining, a cheque will be provided to the student.