

**Request for Information (RFI)**  
**Frostburg State University**  
**Alternative Loans - 2020**

1. Do you offer any private loan products for students who are less than half-time?
2. Do you offer any private loan products for students who are non-degree (not degree seeking)?
3. Do you require that a student meets the schools Satisfactory Academic Progress (SAP) standards in order to qualify? Please just answer Yes or No for clarification purposes.
4. Do you offer loans for past due balances? If so, what is the window for a prior balance?
5. Do you offer any loans for students who are not US citizens, if the applicant has a co-signer that is a citizen?
6. Do you charge any origination or disbursement fees?
7. Do you offer a grace period on your products?
8. Do you offer any borrower benefits on your products?
9. Please list the current interest rate or interest rate range on your private loan products.
10. Does your company offer any non-school certified educational loans?
11. Once funds are sent to the school, if a student's status changes (they drop classes, withdraw from the university, fail to meet SAP, or are changed back to a non-degree status), what would you have us do with the funds? (Send back funds or keep funds here since they are already disbursed).
12. Do you offer any private loans for parents?
13. Do you have separate lender or guarantee codes for different products. For example, are the necessary codes for an undergraduate private loan the same as for students seeking a master's degree?