

# WHAT IS THE STUDENT LOAN MULTI-YEAR APPROVAL?

Multi-year approval provides a simple way to secure funding for additional years in school\*.  
Apply once. It's good until graduation, there's no impact to your credit score  
in those future years and there's less paperwork.

Citizens One is the only lender to offer multi-year approval for student loans because  
we're committed to simplifying your financial journey through college and beyond.

In 2017-2018 55% of applicants took advantage of multi-year approval.

## WHO IS Eligible?

Full-time undergraduate and graduate students must meet each of the following requirements...

- have more than one year left until graduation,
- be credit and income qualified,
- and be a US Citizen or permanent resident.

## THE BENEFITS



### Save time and gain peace of mind.

Know what you have up front without  
re-applying every year.



### Lower the impact on your credit.

Requests for funds each year only  
require a soft credit inquiry.



### Use only what you need, when you need it.

There's no obligation to seek additional  
funds and no penalties for funds not used.



### Personalize your repayment options.

Choose your interest rate and  
repayment terms.\*\*

\*Multi-year approval funds available for future use are subject to a soft credit inquiry at the time of your next request to verify continued eligibility. After we make the initial loan to you, we may refuse to allow you to take out additional loans under the multi-year approval feature, terms and conditions will be outlined in your promissory note. Please Note: International students are not eligible to receive an offer for multi-year approval.

\*\*Interest accrues during deferment periods.

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