



# YOU'RE READY TO OPEN BOOKS THAT'LL OPEN DOORS

We're ready to help.

## WHAT'S MULTI-YEAR APPROVAL?

Multi-Year Approval\* offers a simple way to secure money for school from orientation to graduation with just one application. If approved, you know how much money you can borrow across multiple years of college.

In years two and beyond, all you need to do is request funds.

- There's no need to ask for it at time of application. It's automatically granted to eligible student loan applicants.
- It's simple. Requesting funds in future years is easy and does not impact your credit score.
  - There's no pressure. Use only what you need.

# WHO'S ELIGIBLE?

Full-time undergrad and grad students, as well as parent borrowers, are eligible if they meet these three requirements:

- Have more than one year left until graduation
- Are credit and income qualified
- Are a U.S. citizen or permanent resident

Borrowers find out if they're qualified during the application process. Anyone who doesn't qualify for Multi-Year Approval may still qualify for a single year loan.

# WHAT ARE THE BENEFITS?



## Save time, gain peace of mind

Focus on your studies — not how to pay for them.



## No impact on credit score

Your request for funds next year won't impact your credit score.



## Personalized repayment options

Choose your own 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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