



UNIVERSITY
of HAWAII®
MĀNOA

Your Financial Award Offer includes Stafford Loan(s) and/or a Grad PLUS Loan. If you are interested in getting either of these loans, please go to your UH Portal and indicate the loan amounts for each loan that you are accepting. You may accept or decline the entire or a portion of the amount offered. Once you have accepted your loan(s), please complete the following steps:

1. Complete Your Entrance Interview:

If you have **NOT** completed an Entrance Interview with the University of Hawaii at Manoa as your home campus, you must do so before your loan can be processed. Please click [here](#) to complete your Entrance Interview on-line or go to

<https://opennet.salliemae.com/W2WPortal/?NavPoint=BorrowerLogin>

2. Choose a Lender:

Please read carefully before choosing a lender

The University of Hawaii at Manoa does not recommend any lender(s). Students may select any lender that participates in the Federal Family Education Loan (FFEL) Program.

We encourage you to go to the websites of several lenders that you may be interested in and compare their loan benefits which include fees and repayment incentives; and customer service, which include loan servicer, life-of-loan servicing, hours of availability, electronic processing, etc. before making your decision.

Please note that because of the recent credit crisis, many lenders have decided to stop participating in the Federal Educational Loan Program. As part of your research, please verify that your selected lender is still participating.

If you would like to see a list of lenders that were utilized by our students and parents in the 2008-2009 school year, please click [here](#) or go to

<http://www.island.hawaii.edu/finaid/lenderOptions.html>

Please note that you may choose to use any lender, provided that they are participating in the Federal Family Education Loan Program. If your Lender is NOT listed, please confirm with them that they are a participant. If they are, please work with them to sign their Master Promissory Note. We will also need a Loan Certification Request from your lender, which can be faxed or mailed to us.

3. Complete and Sign your Master Promissory Note:

A signed Master Promissory Note (MPN) is required by a lender before they can disburse your loan funds. For your convenience, we have placed hyperlinks on each of the lenders listed that will either allow you to either electronically sign their MPN, or get more information (some lenders do not have MPNs that you can electronically sign).

Stafford/PLUS Lender Options

808851 Access Group	http://www.accessgroup.org
826966 Alaska Commission on Postsecondary Education	https://www2.acpe.educ.state.ak.us/
832919 All Student Loan Corporation	https://www.allstudentloan.org/public/Main.aspx
832053 American Savings	http://www.opennet.salliemae.com
833079 AMS Education Loan Trust	http://www.amsweb.com/loans.html
830868 ASAP Union Bank and Trust	http://www.opennet.salliemae.com
830492 Associated Bank	http://www.associatedbank.com/Personal/educationresourcecenter/default.asp
801871 Bank of America	http://www.bankofamerica.com/studentbanking/index.cfm?template=stb_loan_finder
803000 Chase Bank	http://www.chasestudentloans.com/
826878 Citibank	https://online.citibank.com/US/JRS/pands/detail.do?ID=StudentLoansAAG
807037 College Foundation of North Carolina	http://www.cfcn.org/onlineapps/financial_aid.jsp
827866 College Invest	http://www.collegeinvest.org/exitstudentloanonline.aspx
831312 Discover Student Loans	http://www.discoverstudentloan.com
522583 Dollar Bank	http://www.opennet.salliemae.com
831453 EdAmerica	http://www.edamerica.net/default.htm
811323 Educaid/Wachovia Education Finance	https://www.wachovia.com/education
818260 First Hawaiian Bank	http://www.opennet.salliemae.com
132000 Hawaii State FCU	http://www.hawaii.statefcu.com/loans/student_loan.html
100350 Hawaii State Federal Credit Union	http://www.opennet.salliemae.com
132008 HawaiiUSA FCU	http://www.opennet.salliemae.com
132011 HFS Federal Credit Union	http://www.opennet.salliemae.com
132001 Hickam Federal Credit Union	http://www.opennet.salliemae.com
132003 Honolulu Federal Credit Union	http://www.opennet.salliemae.com
100169 Kekaha FCU	http://www.kekahafcu.org/
813760 Key Bank	https://www.key.com/html/education-financing.html
811949 M and I Bank	https://www.mibank.com/mibanknew/subsections.cfm?pagename=pstudentloansbeginprocess
132002 Maui County Employees FCU	http://www.opennet.salliemae.com
812880 Mercer County State Bank	http://www.aessuccess.org/
828863 Mohela	https://www.mohela.com/Default.aspx
808877 National City Bank	https://www.studentlender.com/Default.aspx
815502 Navy Federal Credit Union	http://www.navyfcu.org/loans/education.html
829076 Nellie Mae	http://www.opennet.salliemae.com
833669 Nelnet Academic Loan	http://www.nelnet.com
132005 Oahu One Credit Union	http://www.opennet.salliemae.com
829848 Pentagon Federal Credit Union	https://www.penfed.org/productsAndRates/loans/educationLoans/overview.asp
809921 PNC Bank	http://www.eduloans.pncbank.com/index.htm
132016 Queens Federal Credit Union	http://www.opennet.salliemae.com
832229 Rhode Island Student Loan Authority	http://www.risla.com/
802218 Sallie Mae Ed Trust	http://www.opennet.salliemae.com
819590 Security Service Federal Credit Union	http://www.opennet.salliemae.com
830630 Southwest Student Services	http://www.opennet.salliemae.com
831455 Student Loan Funding	http://www.opennet.salliemae.com
819350 Unitus Community Credit Union	http://www.unitusccu.com/loans/student_loan_program.php
830132 University of Utah Credit Union	http://www.ucreditu.com/student/index.htm#studentLoanEducation
830075 Vermont Student Assistance Corp	http://services.vvac.org/wps/wcm/connect/vvac/VSAC
830005 Wachovia Education Finance	https://www.wachovia.com/education
807176 Wells Fargo Bank	http://www.opennet.salliemae.com
827888 Wings Financial Federal Credit Union	http://www.wingsfinancial.com/asp/services/service_2_3.asp