

2025-2026 UMBC Preferred Lender List

| Lender | Undergraduate | Graduate | International | Less than Half-time Enrollment | SAP Not Required | No Cosigner | Past Due Balances | Non-Degree seeking Students |
|---|---------------|----------|------------------------------|--------------------------------|------------------|-------------|-------------------|-----------------------------|
| * Monogram Abe | X | X | Qualified Co-Signer Required | X | X | | X | |
| *College Avenue | X | X | Qualified Co-Signer Required | X | | | X | X |
| *Funding U | X | | DACA Students Only | | | X | | |
| *Citizens | X | X | Qualified Co-Signer Required | | X | | X | |
| MPOWER (For students within 2 years of graduation) | X | X | X | | X | X | | |
| Prodigy (International Grad Students Only) | | X | X | | | X | | |
| Sallie Mae | X | X | Qualified Co-Signer Required | X | X | | X | X |
| PNC | X | X | | | X | | | |

* Lenders with loan products that may be more advantageous to students who qualify