



PREFERRED LENDER DISCLOSURE

Ross University School of Veterinary Medicine
Preferred Lender List Disclosure
Effective Date: 2.12.26

Purpose of the Preferred Lender List

RUSVM provides a Preferred Lender List to help students and families make informed borrowing decisions. Lenders included on this list were selected based on the quality of products and services they provide to borrowers. Students are not required to use a lender from this list and are free to borrow from any eligible lender of their choice.

FEDERAL TITLE IV FINANCIAL AID OPTIONS

The maximum amount of federal aid under Title IV available for students in professional programs is as follows: through June 30, 2026 and any existing students participating under a legacy period/grandfathering status:

Annual Direct Unsubsidized Loan Limit	\$20,500
Aggregate borrowing limit	\$138,500

Starting July 1, 2026 for new students and existing students not eligible for legacy/grandfathering status:

Annual Direct Unsubsidized Loan Limit	\$50,000
Aggregate Borrowing Limit at the Graduate or Professional level (for professional students)	\$200,000
Lifetime Maximum Borrowing Limit	\$257,500

METHOD AND CRITERIA FOR LENDER SELECTION

Lenders were evaluated using the following criteria:

- **Competitive interest rates, fees, and repayment options**
- **Loan terms and borrower protections**
- **Availability of cosigner release options**
- **Loan origination and servicing practices**
- **Historical performance and reliability including previous lending to our students**
- **Ease of application and approval process**
- **Commitment to responsible lending practices**

No lender provided or offered any financial or other benefit to be included on the preferred lender list. No employees or agents of lenders serve on any financial aid committees at RUSVM.



STUDENT CHOICE AND LENDER NEUTRALITY

Students and families retain the **absolute right to choose any lender** for their private education loan. Choosing a lender not on this list will not impact:

- Eligibility for financial aid
- Processing of loan applications
- Timing of disbursements

RUSVM will process loans from any eligible lender **with no delay or penalty**.

PREFERRED LENDER LIST

The following lenders are included in the Preferred Lender List for the 2026/2027 academic year:

1. Sallie Mae

- Loan Types Offered: Medical School Loan
- Interest Rate Options: Fixed or Variable
- Cosigner Release: Yes, with approved application
- Borrower Benefits: Multiple repayment options, grace period, deferment available while in school or in residency.
- Website: www.salliemae.com
- Loan Disclosure: www.salliemae.com/content/dam/slm/writtencontent/termsandconditions/Medical-LASD.pdf

2. We have not identified another lender that meets our criteria at this time. For a list of all lenders who have lent money to our students between 8/1/2023 and 2/6/2026 visit – <https://veterinary.rossu.edu/admissions/dvm-admissions/financial-aid>.

LENDER AFFILIATION DISCLOSURE

Lenders may have relationships with affiliates or subsidiaries. For each lender on the list, the following affiliations apply:

- **Sallie Mae** is affiliated with: Sallie Mae does not have affiliates or subsidiaries included on this preferred lender list.

Affiliated entities may offer similar or identical loan products under different names.

EXPLANATION OF BORROWER BENEFITS

Borrower benefits listed (such as autopay interest rate reductions or deferment options) are subject to the lender's eligibility requirements and may change. Students should review the lender's terms and conditions carefully.

ANNUAL REVIEW

RUSVM reviews the Preferred Lender List annually to ensure it reflects current borrower benefits, interest rates, customer service levels, and responsible lending standards.

ADDITIONAL RESOURCES

To compare private loan products, students are encouraged to:

- Review each lender's disclosures and application materials
- Consult with the Financial Aid Office
- Consider federal student aid options before applying for private loans. You may be eligible for Title IV Federal Financial Aid. The terms of Title IV Federal Financial Aid may be more favorable than the terms of private loans.