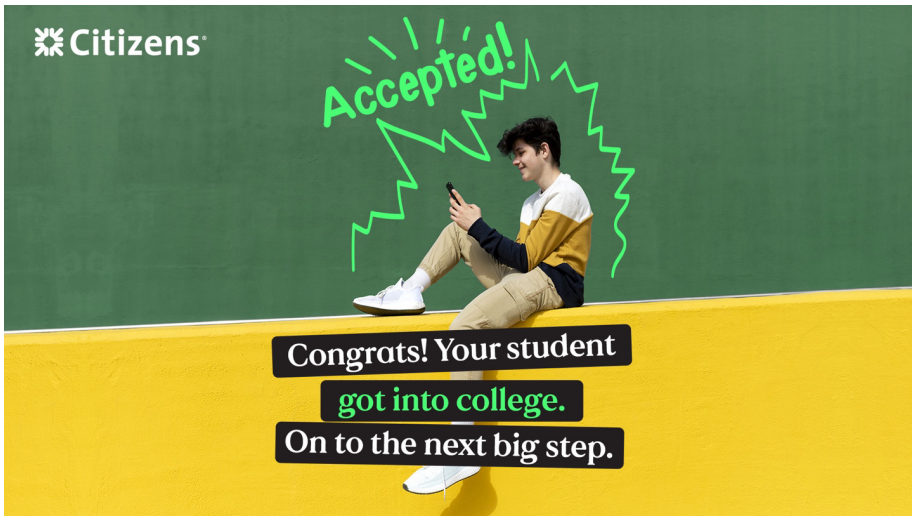


Headline 1: Tuition is due. How are you paying?

Subhead: Plus, tips to bring down costs as you go

TL;DR: We've outlined options to make paying for college feel way less overwhelming. Best of all? It could help you save money.

- Scholarships
- Work-study
- Cost cutting
- Federal student loans vs. private student loans

Headline 2: Start by finding ways to cover the bill.

Look for scholarships.

Just like grants, scholarships are free aid that doesn't need to be repaid.[1] The difference is that scholarships are distributed based on merit or other factors, rather than financial need.

Apply for work-study.

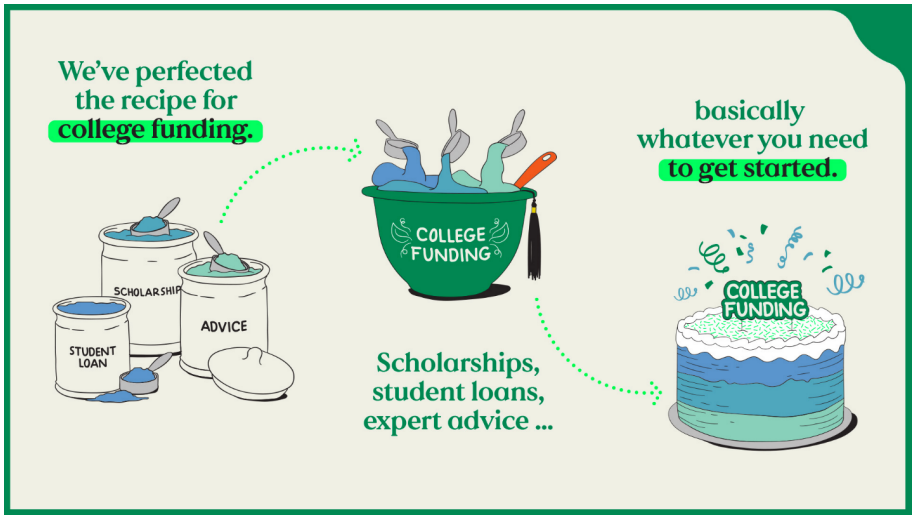
The federal Work-Study Program is a form of federal financial aid. The program provides part-time jobs to students, so they can earn money while paying for education expenses.

Field Code Changed

If awarded, students can apply to work at either an on- or off-campus job and earn at least the federal minimum wage, up to the maximum amount of the award. Students who are not initially approved can reapply with their financial aid office as the tuition deadlines approach.

Think outside the box to lower college costs.

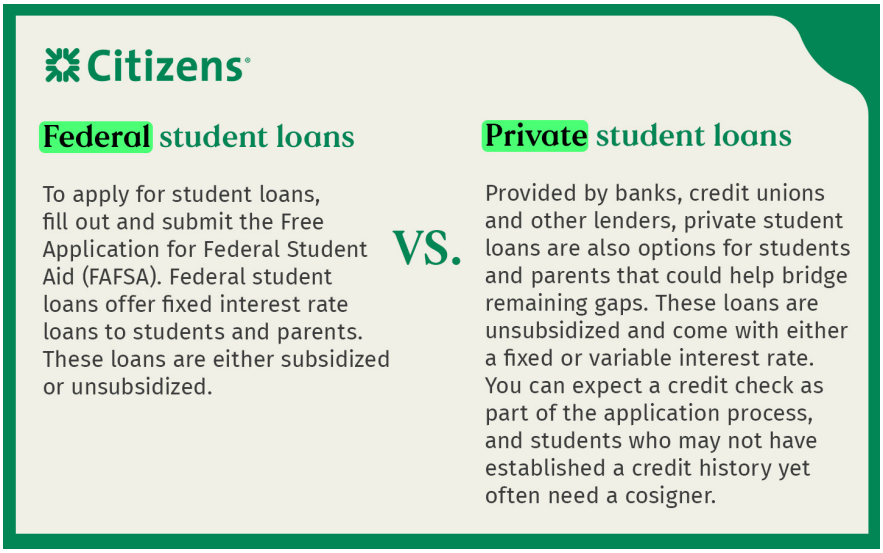
Small costs can really add up, so minor changes could lead to major savings. Used books and supplies won't cost as much as buying new. Consider living with roommates and commuting instead of living on campus. And if you have the option, and are comfortable getting a loan from a family member, it could help you save on interest.



Do your homework: Paying for school with student loans.

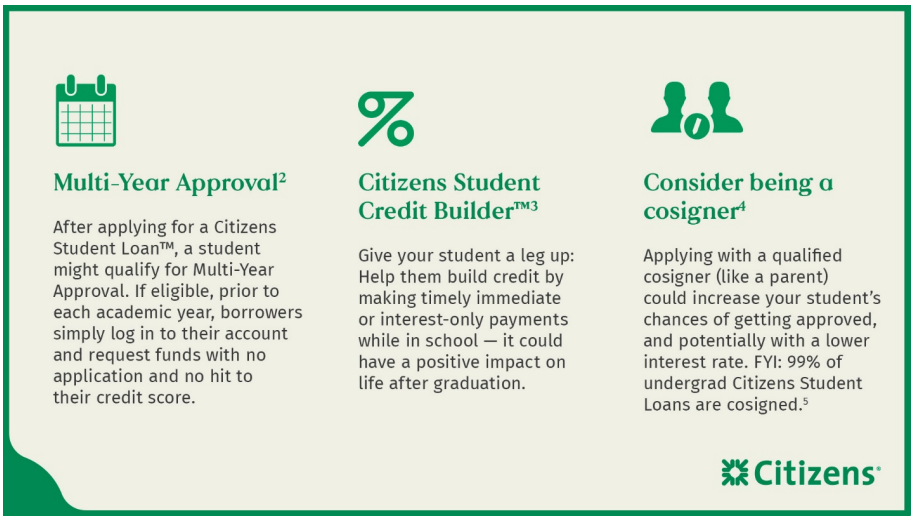
After maximizing grants and scholarships, you may need to consider student loans to cover the financial aid gap. Start with federal student loans, which usually have lower fixed interest rates compared to private student loans, and may have other benefits like income-driven repayment plans and student loan forgiveness programs.

Once you've exhausted all sources of free aid, college savings, and payment plan options, look at the leftover cost. Still need to bridge the gap? This is where private student loans can help. Here's a basic explanation:



Headline 3: What's next?

If you're in the market for a private student loan, Citizens has over 40 years of experience in student lending and can offer guidance on your various options for paying for school. Here are some benefits to consider:



Dive a little deeper:

- Private Student Loans
- What you need to know about private student loans
- How to Pay for College: 8 Ways to Pay for College

1. While a scholarship does not have to be repaid, there may be other obligations associated with the scholarship.
2. Multi-Year Approval: Funds available for future use are subject to a soft credit inquiry at time of your next request to verify continued eligibility. After we make the initial Loan to you, you must continue to meet eligibility criteria to obtain additional funds under the Multi-Year Approval feature. Terms and conditions are outlined in the promissory note. Multi-Year Approval borrowers have a 99% approval rate on future requests for additional funds. The additional funds approval rate is based on the percentage of approved Multi-Year borrowers from Citizens between October 1, 2022 and October 1, 2023. The approval rate represents only borrowers who had previously accepted the Multi-Year Approval offer. **Please Note: International students are not eligible for Multi-Year Approval.**
3. Citizens Student Credit Builder™: Citizens Student Credit Builder™ refers to loans with either an Immediate or Interest Only repayment option chosen at the time the loan is originated. Credit scores are based on established borrower payment behaviors. By choosing a loan repayment option that requires payment while the student is in school, the borrower begins their history of payments earlier than a corresponding borrower that chooses a deferred repayment option.

Additionally, an equally qualified borrower and/or cosigner with similar loan terms will receive a lower interest rate with an Immediate or Interest Only repayment option.

4. Cosigner Release: Borrowers may apply for cosigner release after making 36 consecutive on-time payments of principal and interest. For the purpose of the application for cosigner release, on-time payments are defined as payments received within 15 days of the due date. Interest only payments do not qualify. The borrower must meet certain credit and eligibility guidelines when applying for the cosigner release. Borrowers must complete an application for release and provide income verification documents as part of the review. Borrowers who use deferment or forbearance will need to make 36 consecutive on-time payments after reentering repayment to qualify for release. The borrower applying for cosigner release must be a U.S. citizen or permanent resident. If an application for cosigner release is denied, the borrower may not reapply for cosigner release until at least one year from the date the application for cosigner release was received. Terms and conditions apply. Borrowers whose loans were funded prior to reaching the age of majority may not be eligible for cosigner release. Note: Cosigner release is not available on the Student Loan for Parents or Education Refinance Loan for Parents.
5. 99% of Citizens Undergrad Booked Loans from 6/1/23 through 9/30/23 were cosigned.