

# YOU CAN BE IN CONTROL

SELF Loan offers you a different approach to pay for your education.



SELF Loan is a student loan administered by the Minnesota Office of Higher Education, a state agency, and is unique to Minnesota.

## Why choose SELF Loan?

Our rates are not based on credit scores, and you'll know what the rates are before applying. Plus, low monthly payments while you're in school help you stay on top of your loan balance and start building credit.

## Your Choice

You can choose either a fixed or variable rate. Variable rates can change every three months. You also have the choice of a 10, 15, or 20-year repayment term.

## Eligibility

SELF Loan is a student loan available to Minnesota residents attending any eligible institution and non-residents physically attending eligible institutions in Minnesota.

## Loan Limits

Based on the educational program you choose to enroll in, the maximum annual limits are \$3,500, \$20,000, or \$40,000.



**NO APPLICATION,  
PROCESSING OR  
GUARANTEE FEES.**



**HAVING A  
COSIGNER KEEPS  
INTEREST RATES  
LOW.**



**CHOOSE A FIXED  
OR VARIABLE RATE  
AND 10, 15, OR 20  
YEAR REPAYMENT  
TERM.**

### Interest Rates through 09.30.2025

..... VARIABLE .....		
10 yr   6.30%	15 yr   6.55%	20 yr   6.80%
*6.00% APR	*6.28% APR	*6.54% APR

..... FIXED .....		
10 yr   5.95%	15 yr   6.20%	20 yr   6.45%
*5.69% APR	*5.96% APR	*6.22% APR

\*Annual percentage rate (APR) as of July 1, 2025, assumes a \$10,000 loan, 0% origination fee, principal and interest repayment term of 10, 15 or 20 years with deferred principal and interest payments for 57 months with a \$15.00 monthly payment during deferral:

» 10, 15, 20-year variable-rate loans with an initial rate of 6.30%, 6.55%, and 6.80%, respectively. The interest rate is the sum of the initial margin (2.00%, 2.25%, and 2.50% respectively) added to the index, which is based on the three-month term SOFR. The index, margin, and interest rate may all change quarterly. There is no maximum rate; however, the interest rate will not increase more than 3% during any 12-month period. Variable rates can change every three months.

» 10, 15, and 20-year fixed-rate loans with rates of 5.95%, 6.20%, and 6.45%, respectively.