# STUDENT LOAN OPTION:
## America's Christian Credit Union (ACCU)

WUV | WASHINGTON UNIVERSITY of VIRGINIA

To support your educational journey, **Washington University of Virginia (WUV)** provides students with information about private student loan options. One such option is offered by **America's Christian Credit Union (ACCU)**, a faith-based financial institution.

⚠ Please note: **WUV is not a lender and does not offer student loans directly**.
This information is shared solely as a resource for students to explore available financial options.

### What Are Private Student Loans?

Private loans, also known as alternative loans, are issued by private financial institutions and can help cover the cost of tuition and fees. They are **not affiliated with federal financial aid (Title IV)** and typically depend on the applicant's creditworthiness.

Private loans:
- May also be available to students enrolled **less than half-time** or in **non-degree programs**
- Offer **varied repayment terms** depending on the lender
- Often require a **creditworthy co-signer**

### Option: America's Christian Credit Union (ACCU)

Students may apply for a private student loan through ACCU, which provides Christ-centered banking and access to full credit union member benefits.

Click here to learn more or apply

**Key Details:**
- Loan funds are typically disbursed electronically to WUV
- Processing may take **3 to 6 weeks**
- Loans apply to **tuition only** and do not cover housing, books, or personal expenses

### Important Notes for WUV Students

- WUV provides this information as a courtesy, not an endorsement of ACCU or any specific lender.
- Students are **strongly encouraged to explore multiple private loan options** and select the one that best suits their financial situation.
- Before choosing any loan, students should consult with a **WUV Financial Aid Advisor** to understand all available options, including scholarships, work-study programs, and payment plans.
- For service members, WUV will provide appropriate **loan counseling**, including a detailed comparison between federal and private loans, repayment terms, and forgiveness options.

## Submitting Proof of Loan Application

After applying, please email a copy of your **loan application receipt** to:
student-accounts@wuv.edu / receivable@wuv.edu

The date of submission will be considered your **official tuition payment date**. Timely submission helps avoid late fees or registration holds.

## Eligibility critcria for Accc Loans

- Applicants must be **U.S. citizens, permanent residents**, or **F-1 visa holders** with a qualified co-signer
- Approval is based on the applicant's **credit history and score**

## Disclaimer

*Washington University of Virginia does not endorse any specific lender. Loan terms, eligibility, interest rates, and conditions are determined solely by the lending institution. Students are responsible for understanding the full terms of any loan agreement. We recommend speaking with a financial aid advisor before making any borrowing decision.*