



MAINE'S ALTERNATIVE
STUDENT  LOAN[®]

Don't Let Financing Hurdles Hold You Back

Maine Loan helps close the gap between school costs and financial aid

LOW FIXED INTEREST RATE AND NO UPFRONT FEES

All borrowers receive the same fixed interest rate for the repayment option selected. With fixed rates, monthly payments will stay the same for the life of the loan. No application, origination, or upfront fees of any kind.

MULTIPLE REPAYMENT OPTIONS

Flexible repayment options are available to meet individual needs. Terms up to 15 years and a range of interest rates, depending on repayment option selected.

FAVORABLE LOAN AMOUNTS

Low minimum loan amount and no annual or aggregate borrowing limits.

EXCEPTIONAL LOCAL CUSTOMER SERVICE

Personalized service helps you from applying through repaying.

2025-2026 FIXED RATES

5.99% ¹ APR	6.24% APR without autopay	Immediate Repayment
6.99% ² APR	7.24% APR without autopay	Interest Only
7.36% ³ APR	7.50% APR without autopay	Full Deferment

**All rates lower than Federal
Direct PLUS loan.⁴**

Questions?

Student loan specialists, right here in Maine, are ready to help

1-800-228-3734

Option 3

TTY: 207-626-2717

Visit **MaineLoan.com/ML25**
for more info and to apply

¹The APR is 6.24% without autopay or 5.99% with autopay. The APR, or Annual Percentage Rate, is the effective interest rate when all interest charges are included. This APR is based on a fixed interest rate of 6.24%, a loan amount of \$10,000, a repayment term of 120 months, and assuming immediate principal and interest payments. Autopay requires sign-up of automatic payments from a bank account and provides for 0.25% rate discount so long as maintained. Terms are as of 6/2025.

²The APR is 7.24% without autopay or 6.99% with autopay. The APR, or Annual Percentage Rate, is the effective interest rate when all interest charges are included. This APR is based on a fixed interest rate of 7.24%, a loan amount of \$10,000, a repayment term of 180 months, and assuming interest only payments for 4 ½ years. Autopay requires sign-up of automatic payments from a bank account and provides for 0.25% rate discount so long as maintained. Terms are as of 6/2025.

³The APR is 7.50% without autopay or 7.36% with autopay. The APR, or Annual Percentage Rate, is the effective interest rate when all interest charges are included. This APR is based on a fixed interest rate of 7.99%, a loan amount of \$10,000, a repayment term of 180 months, and assuming deferment of principal and interest payments for 4 ½ years. Autopay requires sign-up of automatic payments from a bank account and provides for 0.25% rate discount so long as maintained. Terms are as of 6/2025.

⁴Visit studentaid.gov to find the current note rate on federal student loans (including PLUS loans).