

THEY'RE READY TO FURTHER THEIR EDUCATION

You're ready to help them pay for it.

More convenience with Multi-Year Approval*

Securing money for school from orientation to graduation with one application.

A FEW THINGS TO KNOW:

- Granted to eligible applicants based on creditworthiness
- No pressure to borrow more than is needed
- Full-time students as well as parent borrowers are eligible



Save time, gain peace of mind

Students can focus on their studies — not how to pay for them.



No impact on credit score

Borrower's request for funds next year won't impact their score.



Personalized repayment options

Borrowers choose their own interest rate and repayment terms.**

[Click here](#) to learn more about Multi-Year!

***Multi-Year Approval:** Funds available for future use are subject to a soft credit inquiry at time of the borrower's next request to verify continued eligibility. After we make the initial Loan to the borrower, we may refuse to allow the borrower to take out additional loans under the Multi-Year Approval feature, terms and conditions will be outlined in the borrower's promissory note. Please Note: International students and non-citizens, including permanent residents, are not eligible to receive an offer for Multi-Year Approval.

**Interest accrues during deferment periods.

© 2021 Citizens Financial Group, Inc. All rights reserved. Citizens is a brand name of Citizens Bank, N.A.1513255_MYA_AD_HalfSizePg

