

See How We Stack Up

Choosing a lender can be overwhelming. Take a look at how we stack up against our competitors.



Scan to learn more about our student loan programs

Compare our rates & fees!

NCAssist.org				Federal Direct Loans U.S. Department of Education		
Borrower	Loan Type	Interest Rate	Fees	Loan Type	Interest Rate	Fees
Undergraduate Student	NC Student Assist	7.75%	\$0	Direct Subsidized and Unsubsidized	6.39%	1.057%
Graduate or Professional Student	NC Student Assist	7.75%	\$0	Direct Unsubsidized	7.94%	1.057%
Parent	NC Parent Assist	6.95%	\$0	Direct PLUS	8.94%	4.228%
For loans made from applications started on or after June 6, 2025 through April 30, 2026.				For loans disbursed on or after July 1, 2025 through June 30, 2026.		
				For loans first disbursed on or after October 1, 2020.		

The Non-Profit Advantage

We're not like other lenders. Most private student loan programs are from large for-profit banks or credit card companies. As a non-profit, our top priority is to help NC students afford and succeed at college.



Key Benefits

Our NC Assist Loans make affording college simple, with an array of benefits that include:

- ✓ **No Fees**
We want you to get the financing you need at an affordable price — that's why our loans never have added fees.
- ✓ **Fixed Rates**
With a fixed-rate student loan, you'll never have to worry about increasing rates.
- ✓ **Simple Application Process**
It's easier than ever to apply for a student loan. Start financing your education with just a few clicks.
- ✓ **.25% Rate Discount for Auto-Draft**
Use our auto-draft feature to lock in a lower rate in repayment and never miss a monthly payment.
- ✓ **Grace Period for Student Assist Loans**
Repayment begins six months after graduation or enrollment falls below halftime.
- ✓ **Non-Profit Lender**
Our top priority is helping North Carolina students afford college, while keeping costs as low as possible.



NC Assist No Essay Scholarship

Enter every month for a chance to win a \$1,000 scholarship!

The NC Assist No Essay Scholarship is a monthly sweepstakes where one participant is randomly selected to receive a \$1,000 scholarship. Just complete the form to enter and consider participating each month for additional chances to win.

Scan to enter



Applying for Your Loan

Requirements for Applicants:

1. Be enrolled (or accepted for enrollment) at least half-time at an eligible non-profit Title IV institution in a degree-seeking program.
2. Be a North Carolina resident or attending a North Carolina school.
3. Be credit-worthy and have the required credit score, or have a co-signer who meets the credit requirements.
4. Be a U.S. citizen or eligible non-citizen.
5. Meet other federal student eligibility requirements as certified by the student's school.
6. Be in good standing on any other CFI loan(s).

Contact Us

Monday-Thursday 8 a.m. – 6 p.m. (ET)
Friday 8 a.m. – 5 p.m. (ET)

📞 866-866-CFNC (2362)

✉ ncassist@cfi.org

➦ NCAssist.org

CFI
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NCSEAA • CFI
NC ASSIST



Student Loans That Let You Thrive

We make affording college simple