

What is an educational loan?

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So, the educational loan is the mandatory program of many banking structures, the conditions for participation in which the most diverse. Who can get educational loan? The list of borrowers is presented below:

1. School graduates;
2. graduates of colleges, technical schools and professional schools;
3. Students who express themselves to receive a second higher education under the age of 45;
4. Graduates of the gymnasium;
5. Everyone who has a certificate of secondary education.

However, every applicant must remember the following rules that representatives of the Bank are mandatory negotiated before the presentation of the educational loan:

1. In commercial structures, the interest rate sometimes reaches 30% per annum, whereas the bid rate on an educational loan is 12% per year.
2. The educational loan is issued only in rubles, and in no other international currency.
3. Duration of borrowing is negotiated individually and are not at all related to the training period, that is, the graduate can pay for debts, already occupying a certain position.
4. The minimum amount of the loan provided is 45,000 rubles.
5. The repayment time is prescribed in the contract, and depend on the amount of the loan and the financial capabilities of the borrower, and amount to 5 to 11 years.
6. The Bank provides a delay in the loan for five years; As this is exactly the period when the student receives higher education.
7. In the banking structure issued in cash, which does not exceed 90% of the final cost of training.
8. A contract with a university to provide higher education services to obtain higher education is desirable to draw up for the entire period of study, otherwise the loan size is not enough for its payment.

9. It is important to meet the requirements that the Bank places to borrowers: the more the amount, the more stricter the rules.

10. An educational loan can be spent only for additional education, but in no other needs of potential applicant or thoughtful members of his family.

11. On the website of the welcome university, there will be a list of banks that are ready to provide an educational loan to applicants, but under certain conditions.

12. It is possible to get tangible financial assistance to the postage of training, both in the day and evening or by the correspondence department of a higher education institution.

13. Credit funds are issued only in non-cash, that is, they are listed directly at the expense of the selected higher educational institution.

In any case, it is quite realistic to get an educational loan, however, it is important to consult with my parents, because they, as a rule, become guarantors of the borrower, or take the design of all the required papers on themselves.

The student must understand how important this life step is; And the money will still have to return and just on time. In order to save on your training, it is worth remembering the case common in student practice.

Even I know it: the student is a contractor studying for a fee, but if only excellent assessments receives and pleases the teachers with his diligence attitude towards studying, it at the end of the next semester can translate free training.

And what does not save; And the sooner it happens, the better. So I found a stimulus to study, and such a possibility of sin cannot be used. But we will not move away from the topic, because we just need to get an educational loan.

How to make an educational loan?

We will analyze the details on the topic, and then we will reflect anywhere who can get a loan, and to whom it may refuse. Below are frequently asked questions on the topic!

Who can get a loan? Adult citizens of the Russian Federation. Credit demand can also meet the 14th age, but in this case the applicant must be provided and solvent guarantors.

Terms of receipt of the educational loan? Available, that is, who taught the period of money, the bank goes towards all its customers only if they provide a complete package of documents.

That's how we got to the scrupulous theme, which is of particular interest. This documentation, that

is, a list of documents required for the speedy satisfaction of the application for a loan to receive higher education.