The Fuqua School of Business offers both cosigner and no-cosigner international student loan opportunities:

**Cosigner Options:** Loans with a U.S. cosigner typically offer a lower interest rate. For more information about loans available to those who have a U.S. co-signer, please access Duke University’s Recommended Lenders link. The U.S. cosigner must be a creditworthy citizen or permanent resident. Keep in mind that for some lenders, a student must have a social security number in addition to having a co-signer.

**No-Cosigner Options:** A no-cosigner loan is offered through Discover Bank. International students using Discover’s Custom Graduate Loan program may borrow up to 80 percent of their net tuition cost (minus other aid, i.e. scholarships and other student loans) through this no-cosigner International Student Loan program. This means that over the two academic year period a student may borrow up to $98,000, which will be distributed equally over the billing terms within the academic program ($19,600 per Term). You may use a private student loan (U.S. Citizen/Permanent Resident cosigner required) to apply for the entire tuition and fee amount.
Please note that all financial aid applicants will need to apply for student aid and submit the Fuqua EMBA Financial Aid Form for each academic year if financing their MBA for all Terms. Also, each Term has a loan disbursement date (federal regulations states that loan funds must disburse no earlier than ten days before the start of class, per term). Our office provides these dates to the lender so that they may disburse funds directly to the University, appearing on your student Bursar account.

The Corporate Tuition Assistance (CTA) is considered a financial aid resource and may impact student loan borrowing eligibility. CTA beneficiaries must indicate on the Executive MBA Financial Aid Form the anticipated CTA amount per term.