



Dear TheDream.US Alumni and Seniors,

We have exciting news to share!

We have been working with a non-profit organization to create a graduate school loan program for TheDream.US graduates. The goal is to provide our graduates access to graduate school loans that mirror those available to U.S. citizen-students through Federal Graduate Loan Programs. This Dreamer Graduate Loan Program will have a Pay-it-Forward component that uses a portion of borrowers' loan repayments to help provide loans to other DREAMers. If all goes well, our nonprofit partner will launch the loan program this summer so that at least some of you will be able to take out loans to help pay for your graduate degree.

The loan program is not yet finalized. While TheDream.US is helping create this program, we will not administer it. This means that we are not able to dictate the terms of the program. That said, we've used the information you have provided us in recent surveys to help inform our partners.

To be clear, what we are working on is a **loan program** - not a grant or scholarship. While the objective is to help as many of our graduates as possible, there are three important caveats:

1. **You will have to repay the loan and any interest and fees associated with the program.**
2. **Loans will be available only for certain graduate programs.** In order to maximize borrower-friendly provisions and likelihood of repayment, this program is focused on select graduate programs in fields where students have high graduation rates, low loan default rates, and salaries that can reasonably sustain loan payments. **Loans would not be available for Ph.D. programs.**
3. **Our partners do not expect to have enough financing to be able to offer loans to everyone pursuing a graduate degree.**

Through the surveys you have taken and the questions you have answered, you have helped us create this program and we want to thank you! As we continue to fine tune all the details, we will periodically come to you with more information. However, if you have any questions, **we will be hosting an informational Q&A session at 6 pm EDT on April 15th, 2021.** Please register to receive the Zoom invitation here: <http://bit.ly/LoanQandA>.

Best,
TheDream.US

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[Sign-Up to receive our emails: <http://bit.ly/TheDreamUSSignUp>]

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TheDream.US is a National College Career and Success Program for DREAMers

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