

¹Choosing to refinance to a longer term may lower your monthly payment, but increase the amount of interest you may pay. Choosing to refinance to a shorter term may increase your monthly payment, but lower the amount of interest you may pay. Review your loan documentation for total cost of your refinanced loan.

²You may lose benefits associated with your underlying federal and/or private loans if you refinance such as federal Income-driven Repayment Plans, Economic Hardship Deferment, Public Service Loan Forgiveness, or other deferment and forbearance options. If you file for bankruptcy, you may still be required to pay back this loan.

³AN UPDATED NOTE FOR BORROWERS WITH FEDERAL STUDENT LOANS: On August 24, 2022, the U.S. Department of Education announced an extension of the federal student loan payment pause [through December 31, 2022](#) along with additional information on debt cancellation. We want Navient customers to explore all their options before applying to refinance their federal student loans. Refinancing a federal student loan with a private lender means you will no longer have access to benefits of your federal loans, including the temporary 0% interest rate and suspension of payments effective [through December 31, 2022](#) on federally held loans, the debt cancellation announced by ED on August 24, 2022, the Public Service Loan Forgiveness Limited Waiver Option available [through October 31, 2022](#), or any other relief measures implemented for federal loans to address the COVID-19 crisis. Please carefully review your current and potential benefits with your federal loan servicer, including loan forgiveness options such as Public Service Loan Forgiveness and Income-Driven Repayment, before refinancing.

⁴Loan Eligibility criteria: Your debt is from paying for education at a Title IV accredited school. The debt is from your education or your child's. The debt you're refinancing is for a completed degree or one that will be completed at the end of this semester. You are currently the primary borrower on the student loans you would like to refinance, and you will remain the primary borrower after refinancing. You must reside in the District of Columbia or one of the 49 states Earnest Operations LLC is authorized to lend in (all but Nevada). This is strictly a student loan refinance product. There is no opportunity to borrow more than your outstanding qualifying student loan amount. You must be the age of majority in your state or older at the time you apply, as well as be a United States citizen or Permanent Resident Alien without conditions. Refinancing is subject to credit qualifications. Please note, we are not able to offer variable rate loans in AK, IL, MN, NH, OH, TN, and TX.

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