

PRIVATE STUDENT LOANS

Learn more at
SoFi.com/FAO



†To check the rates and terms you may qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

¹**Please borrow responsibly.** SoFi Private Student loans are not a substitute for federal loans, grants, and work-study programs. We encourage you to evaluate all your federal student aid options before you consider any private loans, including ours. Read our FAQs at SoFi.com/faq/#private-student-loans.

Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. SoFi Private Student loans are subject to completion of a loan application and self-certification form, verification of application information, the student's at least half-time enrollment in a degree program at a SoFi-participating school and, if applicable, a co-signer. In addition, borrowers must be U.S. citizens or other eligible status, be residing in the U.S., and must meet SoFi's other eligibility and underwriting requirements, including verification of sufficient income to support your ability to repay. Minimum loan amount is \$1,000. See SoFi.com/eligibility for more information. Lowest rates reserved for the most creditworthy borrowers. Interest rates are subject to change. This information is current as of 8/30/2023 and is subject to change.

²The SoFi 0.25% autopay interest rate reduction requires payments by an automatic monthly deduction from a savings or checking account. This benefit is suspended during periods of non-payment through ACH, deferment and forbearance. Autopay is not required to receive a loan from SoFi.

³Terms and conditions apply. Offer good for customers who have previously borrowed a private student loan from SoFi and are taking out a subsequent loan only, and subject to lender approval. SoFi reserves the right to change or terminate the Discount at any time.

⁴0.25% Family Rate Discount: Terms and conditions apply. Offer good for SoFi private student loan cosigners who have previously borrowed a private student loan from SoFi and are taking out a subsequent loan only, select a term and repayment type that is eligible for the discount, and is subject to lender approval. To receive the offer, you must: (1) complete a loan application with SoFi; (2) meet SoFi's underwriting criteria. Once conditions are met and the loan has been disbursed, the interest rate shown in the Final Disclosure Statement will include an additional 0.25% rate discount because you have borrowed a private student loan from SoFi in the past. Offer good for existing private student loan cosigners only. Cannot be combined with other rate discounts, with the exception of the 0.25% autopay rate discount and the SoFi Member Discount. Once the family discount benefit is earned, it cannot be lost. SoFi reserves the right to change or terminate the Rate Discount Program to unenrolled participants at any time with or without notice.

⁵Advisory services are offered through SoFi Wealth LLC an SEC-registered investment adviser. Information about SoFi Wealth's advisory operations, services, and fees is set forth in SoFi Wealth's current Form ADV Part 2 (Brochure), a copy of which is available upon request and at www.adviserinfo.sec.gov.

⁶Terms and conditions apply. Learn more at SoFi.com/rewards.

⁷No purchase necessary. View Official Rules for further details, including monthly drawing deadlines. Ends: 12/31/23. Open to SoFi members who are 18+ US residents attending a 4-year college in 50 U.S. states (+ DC). Void where prohibited by law.

SoFi Private Student loans are originated by SoFi Bank, N.A. Member FDIC. NMLS #696891. (www.nmlsconsumeraccess.org). Terms and conditions apply.

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SoFi

OVER 6 MILLION MEMBERS LOVE SOFI



Because the “student” matters and not just the “loan.”

Undergraduate Loans

Borrowers see rates¹ in minutes and get helpful tools and tips.

SoFi.com/undergrad

Graduate Loans

Special rates are available for graduate, health care, MBA, and law degrees.

SoFi.com/grad

Parent Student Loans

Parents and sponsors can get their child to school with zero fees.

SoFi.com/parents

More at
SoFi.com/FAO

Covering all their college costs is just the start.



All online. All easy.

- Cosigners or students can start the application.
- Students can finish our fast and easy application process online or in the SoFi app.
- Our fast-track application for returning borrowers helps save time.
- Loan rates are available in minutes—with no harm to students' credit scores.[†]

No fees. No caps. No fuss.

- No application fees, no origination fees, no insufficient funds fees, and no late fees.
- SoFi will cover 100% of school-certified costs with no aggregate maximum.

Rate discounts.

- Electing autopay gives borrowers a 0.25% rate discount.²
- Returning student loan borrowers are eligible for a 0.25% rate discount.³
- Cosigners for multiple students can score a 0.25% discount as well.⁴

Membership benefits.

- SoFi members get help beyond school with career coaching and financial advisors.⁵
- Members can attend exclusive events, and access ways to earn more rewards points.⁶

Repay your way.

Choose your own loan terms and repayment options, including:



- **Interest only:** Only make interest payments while in school.
- **Immediate:** Start paying principal and interest payments right away.
- **Deferred:** Start paying the principal and interest six months after leaving school.*
- **Partial:** Pay a low fixed monthly payment while in school.*

*Not available on Parent Loans.

More for students:



A STUDENT'S GUIDE TO MONEY

By SoFi 

Students can get pro tips on saving, spending, and more with **Ca\$h Course**.

[SoFi.com/cashcourse](https://sofi.com/cashcourse)

More for parents: Resource Hub

Parents can get helpful articles, tools, and videos to help out their students.

[SoFi.com/parentplan](https://sofi.com/parentplan)

\$2,500 SoFi Scholarship Giveaway⁷

Borrowers get a chance to win money for school each month. No essays required. Ends 12/31/23.

[SoFi.com/scholarship](https://sofi.com/scholarship)



Learn more at [SoFi.com/FAO](https://sofi.com/FAO)

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