

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.

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 program terms and restrictions, such as 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., Puerto Rico, U.S. Virgin Islands, or American Samoa, and must meet SoFi's 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.** SoFi reserves the right to modify eligibility criteria at any time. This information is current as of 5/2/25 and is subject to change. SoFi Private Student loans are originated by SoFi Bank, N.A. Member FDIC. NMLS #696891. (www.nmlsconsumeraccess.org).

¹**GRADUATE:** Signed offer letters for employment may be accepted as proof of income for applicants enrolled in their final year of eligible graduate programs. Offer letters may be accepted for Graduate Student Loans and Parent Student Loans. All offer letters are subject to SoFi's verification and approval process, terms subject to change. Start date must be within 90 days of the date on the signed offer letter and SoFi will require written or verbal confirmation of employment from the employer. **MBA/JD/LLM:** Signed offer letters for employment may be accepted as proof of income for applicants enrolled in their final year of eligible MBA programs or law school (JD or LLM). All offer letters are subject to SoFi's verification and approval process, terms subject to change. Start date must be within 12 months of the date on the signed offer letter and SoFi will require written or verbal confirmation of employment from the employer.

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.**

³⁻⁴Terms 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. Cannot be combined with other rate discounts, with the exception of the 0.25% AutoPay rate discount. SoFi reserves the right to change or terminate the Discount at any time.

⁵**Good Grades Reward:** If eligible, you may receive one cash reward to a SoFi Checking and Savings account. The cash reward offered is \$100 for single-semester loans and \$250 for full-year loans. Additional terms and conditions apply, see SoFi.com/private-student-loans/rewards-for-good-grades/ for details.

Student Loan Refinancing: Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY TERMS AND DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME. To qualify for refinancing, you must fulfill all SoFi eligibility requirements. SoFi only refinances student loans totaling at least \$5,000 that you used to fund tuition at an eligible Title IV accredited school where you were enrolled at least 50% time. Loans currently being used to fund education for actively enrolled students are not eligible for refinancing. For more detail, see SoFi.com/eligibility. **Lowest rates reserved for the most creditworthy borrowers. You may pay more interest over the life of the loan if you refinance.**

Notice: SoFi Refinance Student Loans are private loans. When you refinance federal loans with a SoFi loan, YOU FORFEIT YOUR ELIGIBILITY FOR ALL FEDERAL LOAN BENEFITS, including all flexible federal repayment and forgiveness options that are or may become available to federal student loan borrowers including, but not limited to: Public Service Loan Forgiveness (PSLF), Income-Based Repayment, Income-Contingent Repayment, extended repayment plans, PAYE or SAVE. Information current as of 5/2/25 and subject to change. SoFi Refinance Student Loans are originated by SoFi Bank, N.A. Member FDIC. NMLS #696891 (www.nmlsconsumeraccess.org).

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SoFi

FOR FINANCIAL AID OFFICERS ONLY

GRADUATE



Set your students up for success with SoFi graduate student loans.

Graduate degree and certificate loans
SoFi.com/grad

MBA loans
SoFi.com/mba

Law school loans
SoFi.com/law

Health professions loans
SoFi.com/care

Student Loan Refinancing
SoFi.com/refi

More at
SoFi.com/FAO

Helping graduate students cover college costs.

All online. All easy.

- 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.
- Even use a recent job offer letter as proof of income.¹
- Loan rates are available in minutes—with no harm to applicants' credit scores.[†]

No fees required. No caps. No fuss.

- No application fees, no origination fees, no insufficient funds fees, and no late fees.
- SoFi Private Student Loans 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 rate discount.³
- Cosigners for multiple students can score a discount as well.⁴



Students can repay their 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.

Good Grades Reward

SoFi offers a cash reward to students with GPAs of 3.0 or higher.⁵



[SoFi.com/private-student-loans/rewards-for-good-grades/](https://sofi.com/private-student-loans/rewards-for-good-grades/)

Graduate degree and certificate loans

SoFi could help grad students finance a degree or certificate program.

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

MBA loans

SoFi means business for MBA students who can use a job offer letter as proof of income when applying.¹

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

Law school loans

No argument here. SoFi also allows law students to provide a job offer letter to prove income.¹

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

Health professions loans

Health profession students could get a nine-month grace period on payments after graduating.

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

Student loan refinancing

Refinancing current student debt could save thousands of dollars over the life of a student's loan or provide lower monthly payments.

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