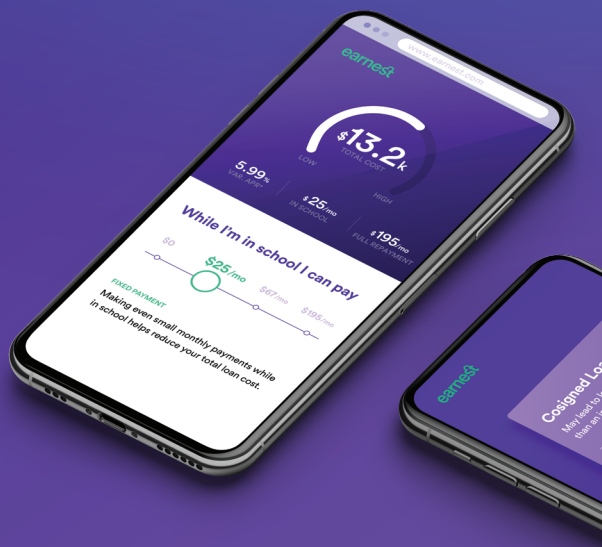
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ACADEMIC YEAR 2020–21

Earnest Private Student Loans

Earnest empowers people with the financial capital they need to live better lives. Earnest private student loans are designed for today's students and families, with a simple application process, intuitive design, and friendly customer support.



Auto Pay Discount

Earnest offers a 0.25% rate discount for enrolling in automatic payments[1]

Extended Grace Period

Earnest offers 9 months of grace period (the national standard is 6 months)[2]

Customizable Term Options

Students can choose a 5, 7, 10, 12, or 15 year loan term

Skip-a-Payment

Skip-a-Payment available once per year (once repayment period has started)[3]

No Fees

For origination, prepayment, or late payments

Loan Forgiveness

In the unfortunate event of the student's death or total permanent disability, the loan will be forgiven

Lifetime Borrower Support

Our Client Happiness team is the best in the business and ready to support your students through their payback journey. Over 1900 people have given Earnest a five star rating on Trustpilot!

Client Happiness: 888.601.2801 + hello@earnest.com

For school use only. Materials not intended for consumer or student distribution.

In-School Repayment Options[4]

Immediate: Pay the full principal and interest
Interest Only: Pay interest charges each month
Fixed Pay: Pay $25 a month
Deferred: No payments required while in-school

Deferment & Forbearance

Deferment: We offer deferment up to 48 months for clients who return to an accredited graduate school for at least half time (interest continues to accrue during the deferment period)

Forbearance: Under certain circumstances a borrower experiencing temporary financial difficulty may request to postpone principal and interest payments by utilizing a hardship forbearance (this option has a cumulative maximum of 12 months)

Underwriting & Interest Rates

We look beyond a FICO score in order to obtain a broader view of the borrowers' financial picture—this allows Earnest to serve students and families with a broader range of credit scores and offer personalized rates

For Current Rates Visit
earnest.com/student-loans

Eligibility

Students are required to be enrolled at a Title IV eligible, not-for-profit 4-year institution

Students must be a U.S. Citizen or Permanent Resident or apply with a cosigner who is a U.S. Citizen or Permanent Resident (primary is not required to be a U.S. Citizen or Permanent Resident but is required to have a SSN)

Students or cosigners should have a minimum FICO score of 650

Students can apply for a loan to cover a past due balance up to 365 days prior, and do not have to be currently enrolled

Satisfactory Academic Progress (SAP) is not required

For eligibility details, visit earnest.com/eligibility

Loan Details

Students can borrow as little as $1,000, and up to the full cost of attendance

How Students Apply

Students can submit an application on earnest.com/student-loans

School Success Team: 866.764.9262 + forschools@earnest.com
Lender Details: Lender ID 600001 / Alternative Loan Program Code K77 / Guarantor Code K76

Information current as of February 2020, please refer to earnest.com/for-schools for updated information.

[1] You can take advantage of the Auto Pay interest rate reduction by setting up and maintaining active and automatic ACH withdrawal of your loan payment. The interest rate reduction for Auto Pay will be available only while your loan is enrolled in Auto Pay. Interest rate incentives for utilizing Auto Pay may not be combined with certain private student loan repayment programs that also offer an interest rate reduction. For multi-party loans, only one party may enroll in Auto Pay. | [2] Nine-month grace period is not available for borrowers who choose our Principal and Interest Repayment plan while in school. | [3] Earnest clients may skip one payment every 12 months. Your first request to skip a payment can be made once you've made at least 6 months of consecutive on-time payments, and your loan is in good standing. The interest accrued during the skipped month will result in an increase in your remaining minimum payment. The final payoff date on your loan will be extended by the length of the skipped payment periods. Please be aware that a skipped payment does count toward the forbearance limits. Please note that skipping a payment is not guaranteed and is at Earnest's discretion. Your monthly payment and total loan cost may increase as a result of postponing your payment and extending your term. | [4] Once a selection is made, students cannot change the repayment option. However, clients can make extra payments anytime. | Earnest Loans are made by Earnest Operations LLC or One American Bank, Member FDIC. Earnest Operations LLC, NMLS #1204917, 303 2nd St. Suite 401N, San Francisco, CA 94117. One American Bank, 515 S. Minnesota Ave Sioux Falls, SD 57104. One American Bank and Earnest LLC and its subsidiaries are not sponsored by or agencies of the United States of America. © 2020 Earnest LLC. All rights reserved.

Resources For You To Share

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The Earnest Scholarship

Hello [Insert student name],

Did you know that not all scholarships are GPA-based? The $5,000 Earnest Scholarship gives $5,000 to 50 winners. All you have to do is write an 800 - 1,000 essay to enter. See the full entry reqs here.

Apply Now

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Additional No GPA Scholarships

Hello [Insert student name],

At [Insert university], we know that times are tough right now. If you're still looking for money for college, here's a list of 5 scholarships with easy applications:

1. $5000 Earnest Scholarship
2. $5000 Student Loan Hero scholarship
3. Unigo Monthly Scholarship
4. Shout it Out Scholarship
5. $2000 No Essay Scholarship

Remember that almost $2.5 BILLION in scholarships go unclaimed. Apply today.

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Mental Wellbeing

Hello [Insert student name],

Here at [Insert university], we know that these are stressful times. If you need extra support, remember that our health center counselors are here for you. Are can reach them at [Insert health center hours and any relevant information].

The Vibrant app can provide support for you in an emotionally-safe environment if you feel stressed this fall.

Free meditation apps can help you stay present. These include Headspace, Calm, and Aura.

Other ways you can de-stress include:

- Don’t watch too much news
- Stay active: walks, bike rides and [university gym] once it reopens

We look forward to seeing you next semester. Please don’t hesitate to reach out if you have any questions.

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Financial Health

Hello [Insert student name],

College might be the first time you're in charge of your money, and finances can be hard to figure out. If you want to learn more about how to make good financial decisions, these podcasts and blogs might be helpful.

Here are some for you to check out:

Money and Student Loan Blogs

- Student Loan Hero Blog
- Earnest Blog
- NerdWallet Student Loan Blog

Money and Student Loan Podcasts

- Student Loan Roadshow
- Earnest Podcast
- NerdWallet Smart Money Podcast

Resources:

CDC Mental Wellness Tips:
https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html

McLean Hospital Tips (Harvard Medical School Affiliate):
https://www.mcleanhospital.org/news/tips-help-college-students-during-covid-19-pandemic

Google Voice Hiding Phone Number:
https://support.google.com/voice/answer/9259883?co=GENIE.Platform%3DAndroid&hl=en

Buying a Skype Phone Number:
https://www.youtube.com/watch?v=j5AcXnMZXxI

Getting a New Phone Number for WhatsApp:
https://techlector.com/how-to-hide-phone-number-on-whatsapp/

Scholarships:
https://studentloanhero.com/featured/scholarships-for-college-students-with-average-grades/
https://www.unigo.com/scholarships/our-scholarships/unigo-10k-scholarship
https://www.unigo.com/scholarships/our-scholarships/shout-it-out-scholarship
https://www.niche.com/colleges/scholarship/no-essay-scholarship/