



2.5 million members love SoFi. Here's why:

Paying for school is fast, easy, and hassle-free.



We're here to help your students pay for school

All online. All easy.

- Cosigners or students can start the application.
- Students can finish our fast and easy application all online or in the SoFi app.
- Applicants will get a loan rate and decision in minutes without affecting their credit score.¹

No fees. No fuss.

- No application fees, no origination fees, no insufficient funds fees, and no late fees. (Nope! Who needs 'em?)

More details.

- Applicants can choose between flexible loan terms.
- SoFi will cover up to the full cost of attendance.
- Applicants who get a better private student loan rate offer elsewhere can call or chat with us to see if we can match it.²

Rate discounts and membership benefits.

- 0.25% discount when borrowers set up autopay.
- Fast-track application to streamline the process for returning applicants.
- Exclusive member benefits including career coaching, events, and an opportunity to earn rewards points.
- Returning in-school customers are eligible for a 0.125% rate discount.³

Repay their way.

Borrowers can pick from our flexible repayment options:

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

*Not available on Parent Loans.

Resources:

Students can check out our online resource center filled with 500+ articles, budgeting tools, and guides at

[SoFi.com/Learn/Student-Loans](https://sofi.com/learn/student-loans)

Check out our parent resource hub at [SoFi.com/college-planning-guide-parents/](https://sofi.com/college-planning-guide-parents/) for helpful articles, tools, and videos.

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

Hassle-free student loans.



Undergraduate Loans

SoFi helps undergrads and their families pay for college. See rates and terms in just minutes—and get access to tips, tools, and resources along the way.

Visit [SoFi.com/Private-Student-Loans/Undergraduate-Loans](https://sofi.com/Private-Student-Loans/Undergraduate-Loans)



Graduate Loans

Go to grad school and focus on your degree—not your debt. SoFi helps graduate students get low-rate loans and pay them back on their own terms. We also offer special rates for those pursuing their MBA or law degrees. **NEW!** We now have loans for students pursuing graduate-level certificates.

Visit [SoFi.com/Private-Student-Loans/Graduate-Loans](https://sofi.com/Private-Student-Loans/Graduate-Loans)



Parent Student Loans

Parents and sponsors rejoice: now parents and sponsors can help pay for their child's education with a flexible low-rate parent student loan with no origination fees. SoFi's application is quick and easy.

Visit [SoFi.com/Private-Student-Loans/Parent-Loans](https://sofi.com/Private-Student-Loans/Parent-Loans)

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



Please borrow responsibly. Terms and conditions apply. Loans originated by SoFi Lending Corp., or affiliates, CFL #6054612, NMLS #1121636 (www.nmlsconsumeraccess.org). See [SoFi.com/eligibility](https://sofi.com/eligibility).

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 cosigner. In addition, borrowers must be U.S. citizens or other eligible status and must meet SoFi's other eligibility and underwriting requirements, including verification of sufficient income to support your ability to repay. **Minimum loan requirements may be higher than \$5,000 in specific states due to legal requirements.** See [SoFi.com/eligibility](https://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 11/19/2021 and is subject to change. SoFi loans are originated by SoFi Lending Corp. or an affiliate (dba SoFi), a lender licensed by the Department of Financial Protection and Innovation under the California Financing Law, license number #6054612; NMLS #1121636 (www.nmlsconsumeraccess.org). Terms, conditions, and state restrictions may apply.

¹To check the rates and terms you may qualify for, SoFi conducts a soft credit pull that will not affect your credit score. A hard credit pull, which may impact your credit score, is required if you apply for a SoFi product after being pre-qualified.

²Rate Match Offer: Your pre-qualified rate, and the rate match program itself, are conditional upon our verification of your application information, including verification of sufficient income to support an ability to repay. Eligible documentation of a competitor's rate offer will be determined at SoFi's sole discretion and must be for the same loan amount, term, and repayment type. SoFi will only match rate offers for private student loan products and will only match down to 1.0% of the rate originally offered to the borrower and will only match to the lowest rate available from SoFi. SoFi will only rate match for the following companies: Sallie Mae; Commerce Bank; M&T Bank; National Education; Regions Bank; Pen Fed; College Ave; Citizens Bank; Discover; MEFA; PNC; Nelnet; Earnest; Union Federal; Custom Choice; AAA. The match will be on the rate, exclusive of all discounts. To receive the Rate Match, you must: (1) register and/or apply for a private student loan; (2) provide documentation of an eligible competitive rate offer; (3) call at (855) 456-SOFI (7634) or Chat and follow the instructions to send in your proof of lower rate; (4) meet SoFi's underwriting criteria and book a private student loan with SoFi. Additional terms and conditions may apply. SoFi may discontinue this program at any time.

³Return Borrower Rate Discount: Terms and conditions apply. Offer good for private student loan customers who have previously borrowed a private student loan from SoFi and are taking out a subsequent loan only, and subject to lender approval. To receive the offer, you must 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 0.125% rate discount because you have borrowed a private student loan from SoFi in the past. Offer good for existing private student loan borrowers only. 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 Rate Discount Program to unenrolled participants at any time with or without notice.

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