

Double your rate discount. Save thousands.



Limited-time offer: Get a 0.5% rate discount¹ (normally 0.25%) when you refinance at SoFi.com/MOA between 09/20/18-12/20/18.

Refinance student loans or Parent PLUS loans at SoFi.com/MOA to get an additional **0.5%¹** rate discount.

Why refinance student loans with SoFi?

Serious savings.

Members save thousands on average when they refinance to a shorter term.

Low rates.

Low variable and fixed rate options may reduce your interest rate.

Federal and private.

You can consolidate and refinance both federal and private loans.

No extra fees.

No application/origination fees or prepayment penalties—ever.

Membership perks.

Career coaching, networking happy hours, financial workshops, and more.

How to apply:

- 1 Find your rate at SoFi.com/MOA.
- 2 If approved, select your rate and term.
- 3 Upload identity, income, and loan information.
- 4 Celebrate your savings.

Claim your **0.5%¹** toward your student loans at SoFi.com/MOA.

Checking your rate will not affect your credit score.²

Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. To qualify, a borrower must be a U.S. citizen or permanent resident in an eligible state and meet SoFi's underwriting requirements. See SoFi.com/eligibility for details. **SoFi refinance loans are private loans and do not have the same repayment options that the federal loan program offers such as Income Based Repayment or Income Contingent Repayment or PAYE.** Licensed by the Department of Business Oversight under the California Financing Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1121636. Information as of July 2018.

¹ Additional terms and conditions apply. Limited time offer, for applications started between 09/20/18 - 12/20/18 and is subject to lender approval. Offer good for new customers only. To receive the offer, you must: (1) register and/or apply through the referral link you were given; (2) complete a loan application with SoFi within 90 days of your application start date; (3) and meet SoFi's underwriting criteria. Once conditions are met the interest rate shown in the Final Disclosure Statement will include an additional 0.25% rate discount because of your involvement with a SoFi partner company at the time of loan origination. Applications started and submitted after 12/20/18 will reflect the organization's regular rate discount of 0.125%. 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.

² To 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.

