



UNPARALLELED SAVINGS



NO FEES. NO CATCH.



CAREER SUPPORT



EASY EXPERIENCE

Parent PLUS Loan Refinancing

More Savings. More Solutions.

- ✓ No origination fees or prepayment penalties
- ✓ Compelling fixed and variable interest rates
- ✓ Quick and easy online application

Interest Rates

Interest rates depend on variable or fixed rates, term of the loan, and credit history. Parents can view sample calculations prior to starting an application.

Interest Rates (includes 0.25% discount for AutoPay) ¹	
Fixed Rates	3.50% - 6.50% APR
Variable Rates	1 month LIBOR + 1.71% - 4.375% (capped at 8.95%)

Repayment

- **Available Terms**
5 and 10 year terms available (see payment schedule on reverse side)
- **Repayment Period**
Immediate repayment begins approximately 45 days after prior loan(s) are paid off
- **Career Coaching**
Free career planning and job search assistance for SoFi borrowers

Comparison

Here's how refinancing with SoFi compares to the Federal Parent PLUS Loan without any rate discounts.²

	SoFi (Fixed Rate)	Federal Parent PLUS Loan
APR Range	3.75% - 6.50%	7.21%
Origination Fee	None	4.292%
Term	5 or 10 years	10 - 25 years

¹For the range of interest rates effective on new applications as of May 4, 2015. The optional 0.25% AutoPay interest rate reduction requires borrowers to make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account. This benefit will be lost for periods in which you do not pay by automatic deduction from a savings or checking account.

²Unlike Federal Parent PLUS loans, this loan is not dischargeable upon death or permanent disability of borrower or student. The Federal Parent PLUS program provides for graduated repayment plans we do not offer.



Eligibility

- US citizens and permanent residents with outstanding federal or private student loans
- Parents must be employed
- **Minimum:** \$10,000 **Maximum:** Up to the amount of outstanding eligible federal and private student loans
- All applicants must meet SoFi's underwriting criteria. For eligibility details, visit: sofi.com/eligibility-criteria

Loan Repayment Examples

These examples depict the APR, monthly payment and total payments during the life of a \$10,000 private loan with a single disbursement. All rates below are shown with the AutoPay Discount (0.25%).*

For variable rate loans, one-month LIBOR is currently 0.19% and may change monthly. This may cause the monthly payment to increase, the number of payments to increase or both.

Actual interest rate may be different than the rates in these examples and will be based on credit history and other factors, including the cosigner's (if any) credit history.

FIXED RATE LOANS

Terms	Rate	# of Payments	Monthly Payment	Total Payments	Repayment APR
5 Year	3.50% - 5.49%	60	\$181.92 - \$190.97	\$10,915.05 - \$11,457.93	3.50% - 5.49%
10 Year	4.615% - 6.50%	120	\$104.19 - \$113.55	\$12,503.24 - \$13,625.76	4.615% - 6.50%

VARIABLE RATE LOANS

Terms	Rate	# of Payments	Monthly Payment	Total Payments	Repayment APR
5 Year	1.90% - 4.19%	60	\$174.84 - \$185.02	\$10,490.43 - \$11,101.43	1.90% - 4.19%
10 Year	2.69% - 4.565%	120	\$95.14 - \$103.95	\$11,416.37 - \$12,474.24	2.69% - 4.565%

*For the range of interest rates effective on new applications as of May 4, 2015. The optional 0.25% AutoPay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic, monthly deduction from a savings or checking account. This benefit will be lost for periods in which you do not pay by automatic deduction from a savings or checking account. Unlike Federal Parent PLUS loans, this loan is not dischargeable upon death or permanent disability of borrower or student. The Federal Parent PLUS program provides for graduated repayment plans we do not offer.