



UNPARALLELED SAVINGS



NO FEES NO CATCH



UNEMPLOYMENT PROTECTION



CAREER SUPPORT

Student Loan Refinancing

More Savings. More Solutions.

- ✓ No origination fees or prepayment penalties
- ✓ Quick and easy online application
- ✓ Borrowers average \$11,783 in savings when they refinance with SoFi¹

Interest Rates

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

Interest Rates (includes 0.25% discount for AutoPay) ²	
Fixed Rates	3.50% - 7.24% APR
Variable Rates	1 month LIBOR + 1.71% - 5.00% (capped at 9.95%)

Repayment

- **Available Terms**
5, 10, 15, and 20 years available (see payment schedule on reverse side)
- **Repayment Period**
Begins approximately 45 days after prior lender(s) are paid off
- **Grace Period**
We will honor any existing federal grace periods
- **Death or Disability Discharge**
We will grant discharge if the borrower dies or becomes permanently disabled
- **Unemployment Protection & Career Coaching**
If borrowers lose their job, we will suspend their loan payments and help them find a new job.³ SoFi also offers complimentary career coaching.
- **Entrepreneur Program**
6-month deferment, mentorship and networking opportunities with SoFi management team and investors for qualifying entrepreneurs.

¹Savings calculation is based on SoFi borrowers who refinanced between 5/21/14 and 7/2/14. Prior to refinancing, these borrowers had on average a \$71,000 loan balance, a rate of 7.07% and a lifetime payment of \$99,239, assuming the standard Direct Loan term. After refinancing, these borrowers have an average lifetime payment of \$87,456 based on a weighted average of new rates received across both types (fixed and variable) and all terms offered by SoFi with AutoPay. Savings calculations assumes borrowers make all payments in a timely manner and do not prepay.

²For 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.

³If borrowers lose their job through no fault of their own, they may apply for Unemployment Protection. SoFi will suspend their monthly SoFi loan payments and provide job placement assistance during their forbearance period. Interest continues to accrue and will be added to their principal balance at the end of the forbearance period.



Eligibility

- US citizens and permanent residents with outstanding federal or private student loans
- Graduates from a selection of Title IV accredited universities or graduate programs
- Must be employed or have an offer of employment to start within the next 90 days
- Law graduates must have passed the bar and be licensed
- **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%).*

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%
15 Year	5.125% - 6.99%	180	\$79.73 - \$89.83	\$14,351.77 - \$16,168.85	5.125% - 6.99%
20 Year	5.375% - 7.24%	240	\$68.08 - \$78.98	\$16,340.32 - \$18,954.48	5.375% - 7.24%

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%
15 Year	3.065% - 4.94%	180	\$69.37 - \$78.77	\$12,486.82 - \$14,178.09	3.065% - 4.94%
20 Year	3.315% - 5.19%	240	\$57.05 - \$67.05	\$13,691.96 - \$16,091.92	3.315% - 5.19%

*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.

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