

Refinancing student loans with SoFi saves dentists an average of \$800 a month¹.

Refinance at [SoFi.com/AAPD](https://sofi.com/AAPD) to get a **\$400 welcome bonus²** on your loan.



How to apply:

1. Find your rates at: [SoFi.com/AAPD](https://sofi.com/AAPD)
2. If approved, select your rate and term
3. Upload identity, income and loan information



Why refinance with SoFi?

Serious Savings

Low fixed and variable rates available. Check out current rates at [SoFi.com/AAPD](https://sofi.com/AAPD).

Federal + Private

Consolidate and refinance both federal and private loans.

No Extra Fees

No application or origination fees. No prepayment penalties.

Community Benefits

Happy hours, career strategy services, member dinners, and more.

Best-In-Class Customer Support

We're here to help 7 days a week by phone, email, chat and social. Call us at **855-456-7634** or email us at ask@sofi.com.

Get your **\$400 welcome bonus²** at [SoFi.com/AAPD](https://sofi.com/AAPD)

Checking your rate will not affect your credit score.¹

*Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. 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. SoFi loans not offered to residents of Nevada. Other state restrictions may apply. See eligibility requirements at sofi.com/legal. Licensed by the Department of Business Oversight under the California Finance Lender Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1121636. (1) See sofi.com/disclaimer1#6 (2) See sofi.com/legal#welcome-bonus (3) To check the rates and terms you qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.