



# Conquer your student debt. Celebrate the possibilities.

With SoFi at Work, you could save with exclusive rates, plus pay down your student debt sooner with new terms—all opening the door to a brighter financial future.









## Take back control and own your loan.

Your student loans may have once helped you, but chances are they're now holding you back. With SoFi Student Loan Refinancing options, you can get back in the driver's seat of your financial future—and it's easier than you think.

### Our refinancing could:

-  Reduce the cost of your student loans
-  Help you pay them down sooner
-  Help you save money for personal goals
-  Reduce the stress brought on by debt



## Bonus savings.

Refinancing your student loans through SoFi at Work could help you save with lower rates and an exclusive 0.25% rate discount\* from SoFi at Work—it's a win-win.

1. Visit AAPD's page at [SoFi.com/AAPD](https://www.sofi.com/aapd)
2. Find the SoFi Student Loan Refi offer
3. Apply for offer

[Visit page](#)

Got questions? We've got answers.

Call 833-277-7634 or email [your-benefits@sofi.com](mailto:your-benefits@sofi.com)

Monday-Thursday: 7am-12am ET // Friday-Sunday: 7am-8pm ET

## Not everyone is fluent in legalese so we've made our terms and conditions easy to understand.

**NOTICE: Recent legislative changes have suspended all federal student loan payments and waived interest charges on federally held loans until 01/31/22. Please carefully consider these changes before refinancing federally held loans with SoFi, as in doing so you will no longer qualify for these changes or other future benefits applicable to federally held loans.**

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 other eligible status and meet SoFi's underwriting requirements. Not all borrowers receive the lowest rate. Lowest rates reserved for the most creditworthy borrowers. If approved, your actual rate will be within the range of rates listed above and will depend on a variety of factors, including term of loan, a responsible financial history, years of experience, income and other factors. Rates and terms are subject to change at any time without notice and are subject to state restrictions. **SoFi refinance loans are private loans and do not have the same repayment options that the federal loan program offers, or may become available, such as Income Based Repayment, Income Contingent Repayment, or PAYE.** Licensed by the Department of Financial Protection and Innovation under the California Financing Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp. or an affiliate, NMLS #1121636. ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))

**\*0.125%/\*0.25% rate discount for refinancing your student loan:** Terms and conditions apply. Offer good for new student loan refinancing customers only and subject to lender approval. To receive the offer, you must: (1) register and/or apply through this landing page; (2) complete a loan application with SoFi within 90 days of your application submit date; (3) and 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 **0.25%** rate discount because of your involvement with a SoFi partner company at the time of loan origination. Offer good for new customers 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.

**If you reach SoFi through your Associations member benefits page, the following terms apply to you. If you reach SoFi through a link on Association's member benefits site, these terms apply to your use of SoFi.**

You may be using the SoFi Site because your Association offers links to the SoFi Site. In order to use the SoFi site, you must agree to and accept this entire Agreement. If you do not wish to accept SoFi's Terms of Use Agreement, please inform the Association to remove you from the list of participating members immediately and do not use the SoFi Site.

**By making this SoFi site available to you, SoFi is NOT a fiduciary to you and SoFi is not providing any retirement benefits or any other employment benefits. In all cases, SoFi is offering you services and products as customers of SoFi.**

**Student Loan Payment Information.** Certain Associations engage SoFi to assist members identifying the amount of payments made to a student loan account so that the Association may use this information in its member benefits package. If your Association requests that you use SoFi for this purpose, you agree to the following terms:

- You will be asked to connect your loan account so that SoFi may obtain information about your payments to share with your employer.
- When you use SoFi to connect an external loan account, you agree to the terms set forth above in Connected Accounts.
- You give SoFi permission to share with your employer information from the account including the amounts and timing of your payments to the account.
- If you connect an external account for purposes of sharing student loan information with your employer, you attest and certify the connected loan is a qualified student loan account used for educational purposes.

Advisory services are offered through SoFi Wealth, LLC an SEC-registered Investment adviser. Information about SoFi Wealth's advisory operations, services, and fees is set forth in SoFi Wealth's current Form ADV Part 2 (Brochure), a copy of which is available upon request and at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). INVESTMENTS ARE NOT FDIC INSURED, HAVE NO GUARANTEE, AND MAY LOSE VALUE. SoFi can't guarantee future financial performance and past performance is no guarantee. Automated investing via SoFi Wealth LLC, a registered investment advisor. Active investing via SoFi Securities LLC, member FINRA/SIPC. For additional disclosures related to the SoFi Invest platforms, please visit [SoFi.com/legal](http://SoFi.com/legal). 234 1st Street San Francisco, CA 94105.

SoFi at Work is offered by Social Finance Inc. SoFi loans are offered by SoFi Lending Corp. or an affiliate, licensed by the Department of Financial Protection and Innovation under the California Financing Law, license #6054612; NMLS #1121636 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). The Student Debt Navigator tool and 529 Savings and Selection tool are provided by SoFi Wealth, LLC, an SEC Registered Investment Advisor. For additional product-specific legal and licensing information, see [SoFi.com/legal](http://SoFi.com/legal). 2750 E. Cottonwood Parkway #300 Cottonwood Heights, UT 84121. ©2021 Social Finance, Inc. All rights reserved. Information as of July, 2021 and is subject to change. AW21-396411