

## Get the guidance to refinance your student loans—tailored just for you.

Successfully balancing career and home life can be incredibly rewarding when things go according to plan. But life isn't always so easy and other stressors such as student loan debt can creep in. That's where SoFi Student Loan Specialists can help make all the difference. With their help, you can refinance your student loans\* with ease, plus devise strategies to get out of debt even sooner.



**\$37,850**

Average amount of federal student loan debt per person.<sup>1</sup>

**\$503**

Average monthly student loan payment per person.<sup>2</sup>

**430%**

Percentage that student loan debt has skyrocketed in the past 20 years.<sup>3</sup>

**20+ years**

The amount of time it takes the average person to pay off student loans.<sup>4</sup>

### Personalized help to refinance your student loans—on your schedule.

We know you're busy—so we made it easy to schedule time with a SoFi Student Loan Specialist when it works for you, **Monday–Friday: 8am–8pm ET and Saturday: 9am–3pm ET**. And it's up to you how you want to engage—you can choose someone you really like and work exclusively with them, or work with several specialists.

### The financial acumen of SoFi's best—at no cost to you.

Our student loan specialists have met extensive training and experience requirements—they're highly skilled at navigating and verifying complex income situations. With their adept guidance, you can confidently streamline the refinancing of your student loans—and this service won't cost you a dime.

<sup>1</sup>Welding, Lyss. "Average Student Loan Debt: 2024 Statistics." *Best Colleges*, 30 May 2024, <https://www.bestcolleges.com/research/average-student-loan-debt/>

<sup>2</sup>Farrington, Robert. "What is the Average Monthly Student Loan Payment?" *The College Investor*, 25 June 2024, <https://thecollegeinvestor.com/33643/average-student-loan-monthly-payment/>

<sup>3</sup>Mallon, Elaine. "Student Loan Debt Quadrupled in Past 20 Years." *Washington Examiner*, 8 July 2024, <https://www.washingtonexaminer.com/news/3072901/student-loan-debt-quadrupled-20-years-report/>

<sup>4</sup>Hanson, Melanie. "Average Time to Pay Off Student Loans." *Education Data Initiative*, 25 Sept. 2023, [www.educationdata.org/average-time-to-repay-student-loans](http://www.educationdata.org/average-time-to-repay-student-loans)

# Student debt can be a lot. We're here to help you through it.

Our goal is that you feel uniquely taken care of during a critical time in your student debt journey. With a hands-on student loan specialist in your corner, your whole experience with the student loan refi process\*—and mapping a financial plan forward—should be much smoother.

## Enjoy unique refinancing benefits through SoFi at Work.

- ✓ Exclusive association/employer rate discounts or bonuses.
- ✓ Flexible rate and terms.
- ✓ No fees required.

Learn more at



or call **888-594-2936.**

Products available from SoFi on the Dashboard may vary depending on your employer preferences.

**\*NOTICE:** If you are a federal student loan borrower, you should consider all of your repayment opportunities including the opportunity to refinance your student loan debt at a lower APR or to extend your term to achieve a lower monthly payment. Please note that once you refinance federal student loans you will no longer be eligible for current or future flexible payment options available to federal loan borrowers, including but not limited to income-based repayment plans or extended repayment plans.

Financial Tips & Strategies: The tips provided on this website are of a general nature and do not take into account your specific objectives, financial situation, and needs. You should always consider their appropriateness given your own circumstances.

Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS PROSPECTIVELY BASED ON MARKET CONDITIONS AND BORROWER ELIGIBILITY. Your existing student loan(s) must total a minimum of \$5,000 to be eligible for refinancing. Additional terms and conditions may apply. To qualify, a borrower must be a U.S. citizen or other eligible status, be residing in the U.S., have graduated with an associate degree or higher from an eligible Title-IV-accredited college or graduate program, and meet SoFi's pre-established underwriting requirements, including verification of sufficient income to support your ability to repay; see [SoFi.com/eligibility](https://www.sofi.com/eligibility). **Lowest rates reserved for the most creditworthy borrowers. You may pay more interest over the life of the loan if you refinance with an extended term. SoFi refinance loans are private student loans and do not have the same repayment options that the federal loan program offers, or may become available, such as Public Service Loan Forgiveness, Income-Based Repayment, Income-Contingent Repayment, PAYE or SAVE.** Information current as of 7/18/24 and subject to change.

Advisory tools and services are offered through SoFi Wealth LLC, an SEC-registered investment adviser. 234 1st Street San Francisco, CA 94105.

SoFi Student Loan Refinance Loans, Personal Loans, Private Student Loans, and Mortgage Loans are originated through SoFi Bank, N.A., NMLS #696891 (Member FDIC), ([www.nmlsconsumeraccess.org](https://www.nmlsconsumeraccess.org)). For additional product-specific legal and licensing information, see [SoFi.com/legal](https://www.sofi.com/legal). 2750 E. Cottonwood Parkway #300 Cottonwood Heights, UT 84121.