SoFi AT WORK



For parents:
Your guide to financing college with confidence.

SoFi at Work understands how challenging the financial complexities of paying for college can be. That's why we're thrilled to offer this webinar series about how to appeal for financial aid packages (*yes, you can do that!*), how to find merit scholarships, and how to navigate FAFSA®, especially for divorced parents.

Want some one-on-one guidance from a college financial specialist? Just schedule a call with our **Paying for College Hotline.**

Schedule a free appointment



The SoFi at Work Webinar Series:
For Parents of College-bound Students.

OUR PANELISTS

Melissa Bassett, **SoFi's Leader, Private Student Loans** | Debbie Schwartz, **road2college**



SUNDAY
March 26 at 5pm PT / 8pm ET

Evaluating College Acceptances and Appealing Financial Aid and Merit Scholarships

Register here



SUNDAY
April 16 at 5pm PT / 8pm ET

What Merit Scholarships Are and How to Find Them

Register here



SUNDAY
May 7 at 5pm PT / 8pm ET

Financing Your Student's Education

Register here



SUNDAY
May 21 at 5pm PT / 8pm ET

Financial Aid and Changes to FAFSA®, Especially For Divorced Parents.

Register here

Talk to a college finance specialist—at no cost.

From understanding FAFSA® forms and award letters to knowing which loan is right for you, SoFi at Work can help.

Just schedule a call with our **Paying for College Hotline** today. There's no catch, no cost, no commitment—just solid advice so you can make the best decisions.

Schedule a free appointment



More resources—right at your fingertips.

We've compiled a handy toolkit of useful college financing content that you can check out at your convenience. Take all the time you need, and make sure to share it with your student, too. The more informed they are about college financing, the better they'll understand their own finances.



- College Planning Guide for Parents →
- College Planning Guide for Teens →
- FAFSA® 101 →
- Deep Dive into FAFSA® →
- How to Pay for College →

More questions? We can help. SoFi at Work's support team is always here for you. Just email us at your-benefits@SoFi.com or call **833-277-7634**.

Give your college student a global perspective.

Getting a chance to see more of the world is an education unto itself. And you can help turn it into a great study abroad. With our private student loans, **all school-certified costs both here—and abroad—are covered**. That includes tuition, books, room and board, transportation, and more.

Apply for a competitive-rate, no-fee SoFi Private Student Loan and help your student gain a whole new world view.





These SoFi at Work benefits also travel quite well:

- Enjoy a $250 principal paydown* when your loan funds.
- You pay no fees—say ✌️ to the 'F' word.
- Get approved now—no interest will accrue until the money is disbursed.
- Our online application is quick and easy—returning members can fast-track their application.

View your rate

√Checking your rate will not affect your credit score.†



We're slaying monstrous myths about paying for college.

Myths and misinformation can really mess up plans for paying for college. But there's good news. SoFi is slaying monstrous myths like these to help students and parents.

Myth or truth?

MYTH 1: Private schools are only for wealthy students.

TRUTH: Many private schools have generous endowments and aid. These and a mix of loans or work study can make a private education accessible to any qualifying student.

MYTH 2: Financial aid offers are non-negotiable.

TRUTH: Parents and students can contact financial aid offices to talk through life changes or offers from other schools to negotiate an aid package.





Let's destroy some more common college financial planning myths.

MYTH 3: My child has a high FICO® and can get a private loan on their own.

TRUTH: A strong FICO® score alone won't cut it. The borrower also needs to show they can repay the loan—which means having income. So most undergrads need a cosigner.

MYTH 4: Only low income families can get aid.

TRUTH: Many families qualify for financial aid, whether federal loans, grants, scholarships, or work study. It's always worthwhile to see what you can get (and fill out the FAFSA®).

MYTH 5: The FAFSA® is a student loan.

TRUTH: Nope. The FAFSA® is a form you fill out and will serve as your application for federal and state loans, grants, and aid. It helps determine your financial aid package.

MYTH 6: My all-star athlete will have his or her pick of colleges.

TRUTH: Don't count on it. Many schools have caps on aid for athletes and fewer than 2% of college students receive athletic scholarships.[1]

[1]Nesbit, Josephine. "What Is a Scholarship & How to Get One?" *SoFi Learn*, 9 March, 2022, www.sofi.com/learn/content/what-is-a-scholarship/.

Get more benefits. Save more money.

SoFi Private Student Loans have unique and flexible benefits, with discounts that can save you real money. And SoFi offers low fixed rates so you can lock in a low rate—or you can choose variable interest rates depending on your current or future budget.





Three great reasons to get a SoFi Private Student Loan:

1. No fees—no origination fees, late fees, or insufficient fund fees. Period.
2. Get an exclusive 0.25% rate discount when you set up autopay.‡
3. Apply through this page to get a $250 principal paydown.*

View your rate

√Checking your rate will not affect your credit score.†

It's not too late for a 529 plan. Explore the benefits.



A 529 Savings Plan is a special investment account that can help you save faster for education expenses. It's like a Flexible Savings Account or Health Savings Account (FSA or HSA), but it's only for education. It's not just for college savings, either—you can use a 529 plan to pay for elementary, middle, and high school education costs, and more.

Pay no taxes and enjoy compound interest.

Go ahead and maximize a 529 plan to your advantage—there are no income, age, or financial contribution limits. And there's better growth potential, plus other benefits like automatic payroll deductions so you won't overspend. The more you input up front and the longer those contributions can grow, the more money you'll have for later.

Make sure you know what's right for you.

529 plans are an excellent option for creating a solid educational financing plan, but they're not for everyone. Like any financial plan, there can be pros and cons. Make sure you understand what those are so you can make the best decision for you and your family.

Ready to learn more about 529 plans?

Download the 529 guide

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

Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. SoFi Private Student loans are subject to program terms and restrictions, such as completion of a loan application and self-certification form, verification of application information, the student's at least half-time enrollment in a degree program at a SoFi-participating school, and, if applicable, a co-signer. In addition, borrowers must be U.S. citizens or other eligible status, be residing in the U.S., and must meet SoFi's underwriting requirements, including verification of sufficient income to support your ability to repay. **Minimum loan amount is $1,000**. See **SoFi.com/eligibility** for more information. **Lowest rates reserved for the most creditworthy borrowers.** SoFi reserves the right to modify eligibility criteria at any time. This information is subject to change. This information is current as of 3/14/23 and is subject to change.

Please borrow responsibly. SoFi Private Student loans are not a substitute for federal loans, grants, and work-study programs. We encourage you to evaluate all your federal student aid options before you consider any private loans, including ours. Read our **FAQs**.

***$250 Principal Paydown:** For applicants who apply for a private student loan through an eligible SoFi at Work partner, or through another eligible participating offer, SoFi will make a one-time principal payment toward the borrower's loan balance after the loan is fully disbursed. This one-time principal payment will not relieve borrowers of their obligation to make any regularly scheduled monthly payment. SoFi, at its sole discretion, reserves the right to change or terminate this principal paydown program at any time, with or without notice. Additional terms and conditions may apply.

†To check the rates and terms you may 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.

‡The SoFi 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 discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. The benefit lowers your interest rate but does not change the amount of your monthly payment. This benefit is suspended during periods of deferment and forbearance. **Autopay is not required to receive a loan from SoFi.**

SoFi does not offer 529 plans, the SoFi platform is serving as a comparative tool only.

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**). The 529 Savings and Selection Tool is provided by SoFi Wealth LLC, an SEC-registered investment adviser. For additional product-specific legal and licensing information, see **SoFi.com/legal**. 2750 E. Cottonwood Parkway #300 Cottonwood Heights, UT 84121.

©2023 Social Finance, Inc. All rights reserved. Information as of March 2023 and is subject to change. AW23-1154528-E