

Don't let  
student debt  
slow you  
down.



SoFi   
SoFi.com/  
okosteo

If you're a medical resident or fellow, you have a lot to do. Growing interest payments on your student loans shouldn't stand in the way. Starting this fall, you can refinance your federal and private student loans with SoFi and **reduce your payments to just \$100/month for up to four years.**<sup>1</sup>

### Low Monthly Payments

During your residency, pay a minimum of \$100/month for up to four years towards your student loan.\*

### Low Rates

Choose between a low fixed or variable interest rate on your student loans based on your expected future income as a physician.

### Delayed Interest

Accrued interest does not compound while paying \$100/month. This means you don't accrue interest on interest while in your residency period.

### Consolidate Loans

If you have federal and private student loans, you can apply to consolidate them into one easy payment.\*

### Great Customer Support

SoFi's U.S. based customer service is here to help 7 days a week. Call us at 855-456-7634 if you need anything.



### How to Apply:

- Visit [SoFi.com/okosteo](https://SoFi.com/okosteo)
- If approved, select your rate and term.
- Easily upload documents via screenshots or smartphone photos, then sign your paperwork electronically.

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### Minimum requirements to qualify:

- You're a medical resident or fellow with up to four years left in your program.
- You have over \$10k in private or federal student loan debt.
- You have graduated from a selection of Title IV accredited university or graduate programs in the U.S.
- Meet SoFi's underwriting criteria.

See [SoFi.com/eligibility](https://SoFi.com/eligibility) for additional information.

Get your .25% rate discount<sup>2</sup> at [SoFi.com/okosteo](https://SoFi.com/okosteo)

Checking your rate will not affect your credit score.<sup>3</sup>

Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. Current as of September X, 2017 and subject to change without notice. To qualify, a borrower must reside in an eligible state and meet SoFi's underwriting requirements. SoFi student loans are originated by SoFi Lending Corp. and are not offered to residents of NV. Licensed by the DBO under the CFL, license No. 6054612.

\*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.

<sup>1</sup> The minimum monthly payment of \$100 while in residency period, may not pay all of the interest due each month, which will likely result in negative amortization during the residency period.

<sup>2</sup> If you apply and are approved, the interest rate shown in your loan documents will include an additional rate discount because of your organization's SoFi partnership at the time of loan origination. Offer good for new customers only.

<sup>3</sup> 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 impact your credit score.