

Reset Refinance Loan for In-School Borrowers

Repayment Details

The Reset Refinance Loan for In-School Borrowers features:

- ▶ No required payments while the student is enrolled on at least a half-time basis and for six months after the student graduates, leaves school or drops below half-time enrollment.
- ▶ A 15-year repayment term that begins after the six-month separation period.

Examples for a \$10,000 Loan

If you or your cosigner's FICO ¹ score is...	Fixed Interest Rate	Origination Fee	Annual Percentage Rate (APR)	Estimated Finance Charge	Estimated Monthly Payment
800 or more ²	7.90%	0%	7.45%–7.71%	\$10,035–\$10,487	\$111–\$114
760–799 ³	8.31%	0%	7.80%–8.10%	\$10,646–\$11,179	\$115–\$118
720–759 ⁴	8.41%	0%	7.88%–8.19%	\$10,796–\$11,350	\$116–\$119
660–719 ⁵	8.51%	0%	7.97%–8.29%	\$10,946–\$11,521	\$116–\$120

¹ The FICO score used is the TransUnion FICO Score 8, which is based on data from TransUnion and may be different from other credit scores. FICO is a registered trademark of the Fair Isaac Corporation.

² Annual percentage rate, finance charge and monthly payments, which may vary based on the applicant's state of residence, are based on borrowing \$10,000, a 0% origination fee, deferring payments for 30 months, and a fixed interest rate of 7.90% during the 30-month in-school and separation period and the 180-month principal and interest repayment period.

³ Annual percentage rate, finance charge and monthly payments, which may vary based on the applicant's state of residence, are based on borrowing \$10,000, a 0% origination fee, deferring payments for 30 months, and a fixed interest rate of 8.31% during the 30-month in-school and separation period and the 180-month principal and interest repayment period.

⁴ Annual percentage rate, finance charge and monthly payments, which may vary based on the applicant's state of residence, are based on borrowing \$10,000, a 0% origination fee, deferring payments for 30 months, and a fixed interest rate of 8.41% during the 30-month in-school and separation period and the 180-month principal and interest repayment period.

⁵ Annual percentage rate, finance charge and monthly payments, which may vary based on the applicant's state of residence, are based on borrowing \$10,000, a 0% origination fee, deferring payments for 30 months, and a fixed interest rate of 8.51% during the 30-month in-school and separation period and the 180-month principal and interest repayment period.

