

Success with less stress.

We offer the most choices for when to start repaying the loan and how long to pay it back to help families create a loan that fits their budget and their life.

Plus, we'll tell potential borrowers whether their credit pre-qualifies for the loan and what rates they personally can expect from us before they apply – without affecting their credit score.

Parents who want to borrow by themselves for their children's education costs have a flexible option beyond the traditional programs.

INTEREST RATES

Variable and fixed rates including auto-pay discount¹ available at <https://www.collegeave.com/student-loans/parent/>

ORIGINATION FEES

No origination or application fees, and no penalty fees for early repayment

ELIGIBILITY

- ▶ Students must be attending an eligible degree-granting school at least half time and making satisfactory academic progress (as defined by the school)
- ▶ Parents must be United States citizens or permanent residents
- ▶ As determined by a credit review, able to repay the loan

IN-SCHOOL REPAYMENT OPTIONS

- Parents have a choice of in-school repayment options:
- ▶ INTEREST ONLY pay interest charges each month while the student is in school
 - ▶ INTEREST PLUS (As long as parents cover at least the interest charges each month, they can set their own monthly payment while the student is in school)²
 - ▶ IMMEDIATE FULL PRINCIPAL AND INTEREST

REPAYMENT TERMS

Parents have a choice to pay back the loan in as little as **5 years** or take up to **15** (or pick something in between)³

LOAN AMOUNT

Up to 100% of the school-certified cost of attendance (minimum \$1,000)⁴

BORROWER BENEFITS

- ▶ **0.25%** interest rate reduction for automatic payments¹

Need help?

9AM-9PM ET MONDAY-FRIDAY

SCHOOLS CAN REACH US AT

schools@collegeave.com

(844) 422-7501

STUDENTS CAN REACH US AT

studentloans@collegeave.com

(844) 422-7502

Check out our website to learn more about our loan options and how we can help students and families find the best fit for them in seconds.

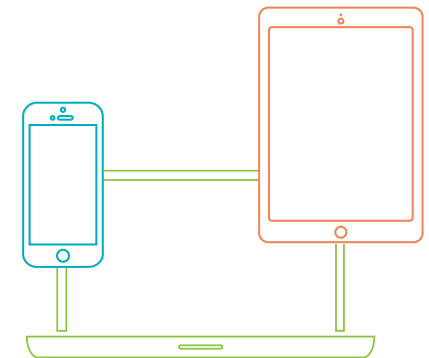
collegeave.com

Student loans are all we do. That's it.

We have the perfect fit for your families and the easiest way to understand it is to see it. That's why we created our online calculators to help students and families engage with the options and find the best plan for them.

We have the fastest online student loan application, whether on phone, tablet, or laptop.

- ▶ Great low rates
- ▶ Easy mobile access
- ▶ Apply in 3 minutes to get an instant credit decision



College Ave products are made available through Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or M.Y. Safra Bank, FSB, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

1 The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. If a payment is returned, you will lose this benefit. Variable interest rates may increase after consummation.

2 You can elect a set monthly payment amount of "Interest Plus" in increments of \$20. If you select a variable rate loan, note that we require you to pay at least the monthly interest charges during the in-school period, so your minimum monthly payment due will be the "Interest Plus" monthly payment amount that you selected or the interest due, whichever is greater. Loans will never have a full principal and interest monthly payment of less than \$50.

3 This informational repayment example uses typical loan terms for a parent borrower who selects the Full Principal & Interest Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7.49% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$118.65 while in the repayment period, for a total amount of payments of \$ \$14,237.95. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

4 As certified by the school and less any other financial aid received. Minimum \$1,000.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE (IN WHOLE OR IN PART) THIS LOAN PROGRAM AND ITS ASSOCIATED SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE.
CHECK [WWW.COLLEGEAVE.COM](https://www.collegeave.com) FOR THE MOST UP-TO-DATE INFORMATION.

Information advertised valid as of 2024. Variable interest rates may increase after consummation. Lowest advertised rates require selection of full principal and interest payments with the shortest available loan term.