



[REDACTED] started the conversation

Jul 17, 3:02pm

Anyone, Active

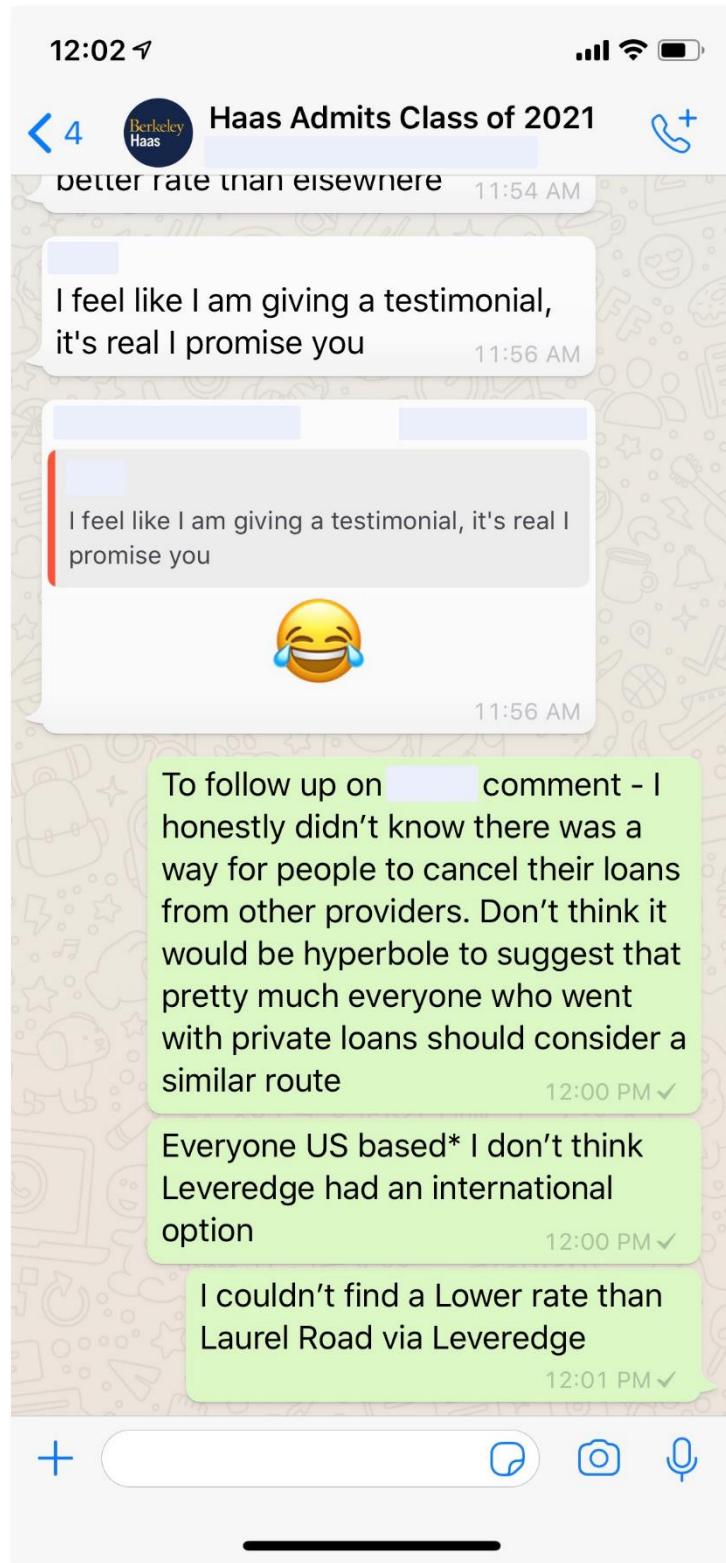
:

Hi LeverEdge Team,

I'm sure you get a lot of mail, but I just wanted to extend a thank you for everything LeverEdge has done this summer. The deal I was offered blew all of my other options completely out of the water, and is saving me thousands of dollars. Almost more importantly, the process was painless, communication with participants was outstanding, and LeverEdge is substantially reducing the stress involved in a major career transition. Best of luck with the rest of your endeavors.

With Thanks,





## #financialaid

☆ | ⚑ 329 | ⚓ 0 | Add a topic



Wednesday, July 17th

### LeverEdge



3

1 reply Today at 11:47 AM



1:25 PM

Thanks! I'll check it out!



Today

new messages



11:22 AM

Applied for a loan through Laurel Road **without** co-signer and got back what I think are attractive rates. My wife intends to continue working (software engineer) while I'm in school -- has anyone had an experience re-applying for a loan **with co-signer** and getting a better rate? We're wondering if it's worth having her co-sign the loan. (edited)



11:47 AM

replied to a thread: Hey folks! I'm placing my LeverEdge referral code here for studen...

I second what [REDACTED] said - the lowest rates I received across the different lenders were through LeverEdge (very low 5%, fixed, 10 year term). Plus, LeverEdge had some very attractive terms like 0% origination fees and rate reductions if you land a job post-grad that is 100k+!



## MIT Sloan - Boston Summer

click here for group info



Josh Graham

12:13 PM

Hey guys, check this out



Stowaway falls from plane over London, narrowly missing sunbather - Reuters

[www.reuters.com](http://www.reuters.com)



<https://www.reuters.com/article/us-britain-stowaway/stowaway-falls-from-plane-over-london-narrowly-missing-sunbather-idUSKCN1TX17U>

12:13 PM

Hey guys, if anyone is still looking to secure a student loan for this Fall or Spring semester, I can share the rates I got through a negotiation group called LeverEdge.

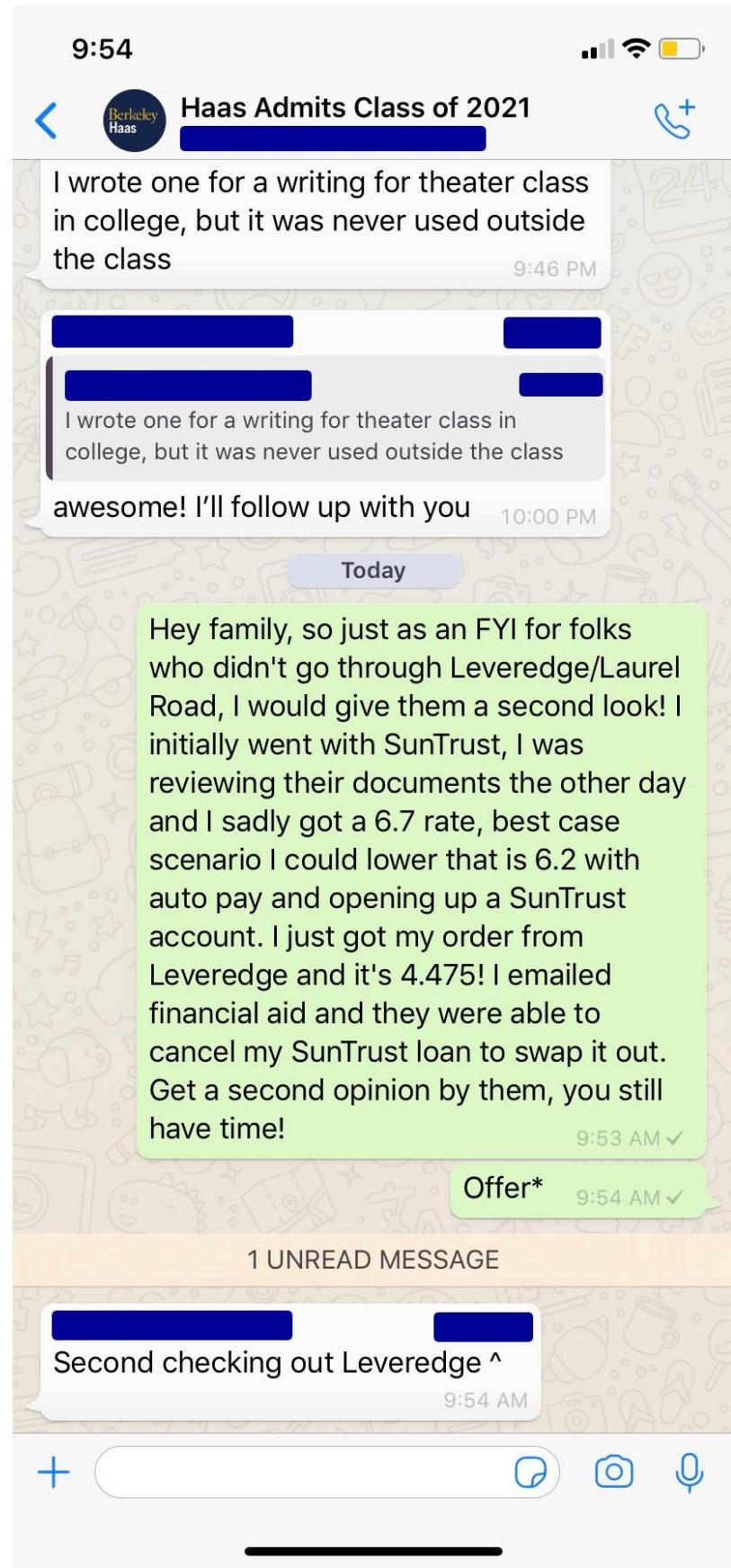
Using a 5 year fixed rate, I got about 4.5% rate on my fall loans. LeverEdge negotiates a discount with actual financier Laurel Road, and you have to go through them, but it's free and this rate was lower than anything I had found elsewhere.

If you are curious, just shoot me a message individually or in this chat and I'll try to respond. Feel free to pass this info along to any incoming 2021s that you know as well.

12:13 PM ✓✓



Type a message





#general



## 1 STUDENTS SIGN UP

Students join a LeverEdge Negotiation Group for free. Just provide your name and email address.

## 2 LENDERS COMPETE

We ask lenders to submit their proposed loan terms for students in the group. We evaluate and select one offer to share with students.

## 3 LOANS OFFERED

Students apply directly to the lender via our unique link to get the negotiated interest rates and terms!

## LeverEdge

1 reply

## Today

12:23 AM

Hi all, anyone traveling from NYC to Ithaca on July 23rd ?

2 replies

2:32 PM

replied to a thread: **Hi all, if you're needing loans, check out LeverEdge. Started by 2...**

Hey! I just got my loans through LeverEdge. Their rate beat every other private lender that I had considered including the federal options. There was also no origination fee and it's still possible to switch lenders if you want to check it out. Thanks for the link !

Message #general



Send



## Free Stuff &amp; Free Food



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## LeverEdae

LeverEdge is a student first initiative that uses group buying power to negotiate student loan rates with lenders. The service is free for students.



(all loans are through Earnest)



What's the process, call earnest first then call leveredge or go through LeverEdge first?



Go through LeverEdge first!  
You access the deal through their portal.



For 1Y/2Ys, they also do deals for student loans through Laurel Road. Going through them actually gets you a significantly lower interest rate - with a good credit score you can get a loan well under 5%.

It's been the best rate I've found thus far for 2Y and wish I had known about it my first year.



Send Message...



Shared Channels	⊕
# ads-and-programs	◀◆
<b># chat-with-admits</b>	◀◆
Channels	⊕
# -academics	
# -all-students	
# -announcements	
# -class-of-2020	
# -financial-aid	
# -social-outings	
<b># -ticket-exchange</b>	
🔒 actual_bolly_bhangra	
# bdc-flashmob	

Hey, everyone! I'm a 1Y at Booth, and although not a lot of you are thinking of school loans at the moment, I wanted to share the loan provider that I use - LeverEdge. This is only available to students who will be studying at top MBA schools (which includes Booth!). I've applied for over 20 loans last year, and this one gave me the best interest rate and flexibility on repayment terms.

<https://www.bostonglobe.com/business/2019/02/22/taking-group-approach-lowering-cost-college-loans/IPSLWEhl7QjVixlmk9pAxK/story.html>

<https://leveredge.org/join/in-school/>

Let me know if you have any other questions as you go through your financial aid/loan process!

**BostonGlobe.com**

**Taking a group approach to lowering the cost of college loans - The Boston Globe**

A local startup, LeverEdge, aims to use critical mass to negotiate better loan rates. (30 kB) ▾



Wharton MBA Class of 2021

...

18 mins ·

Hey 2021!

Friendly reminder as tuition deadlines approach! If you're considering taking out loans and have a good credit score, consider applying through the LeverEdge deal.

It's an HBS startup that uses group buying power to negotiate with private lenders. They've actually negotiated a great rate with Laurel Road this year, and many 2Ys have been given rates **well under 5%**, which is much lower than federal loans. I wish I had known about this coming into my first year, and am really happy with my low rate and how easy it is!

They're offering a deal where if you're referred by someone at school, **you get a \$25 bonus**, so I'm sharing the referral link here:

<https://leveredge.org?accessCode=nVN01YX0&grow=QP76zhrg>

See you all in August!

1 Comment

Like

Comment



+1 -- I had applied for loans through Laurel Roads and got 5.3%+ offers then re-applied with LeverEdge and got 4.7% rates (also through Laurel Roads). They also have FAQs on how you can switch if you've already secured your loans!

Like · Reply · 2m



Write a comment...



5:11 ↗

LTE



## Haas Admits Class of 2021



LeverEdge sent me an email saying Laurel Road had the lowest rates and I started an application with them but am hesitant because I haven't heard of them before. Would feel better to pull the trigger if others also plan to use Laurel Road??

6:28 p. m. ✓

I plan to use Lauren Road through Leveredge

6:28 p. m.

I think their rate and terms are pretty good tbh

6:28 p. m.

Just wish their application wasn't bugged

6:28 p. m.

Yeah the rate is the best I found so far

6:28 p. m.

LeverEdge | Use Group Buying Power to Save Money on Loans

LeverEdge is a student first initiative that uses group buying power to negotiate student loan rates with lenders. The service is free for students.

leveredge.org

<https://leveredge.org/negotiated-in-school-deal> - people can still sign up if interested

6:30 p. m.

Can anyone refere me so I can have an



19 mins · 

...

For those of you that know me - you've probably heard me complain about my student loans once or twice. The amount of debt we take on when we are young can be crazy, and at that age I didn't really understand the implications of going into debt before even having a graduate degree. On top of that, I don't think I even looked at the interest rates I was taking on and how much of a monthly payment I was committing to. I'm sure many of you share my pain, because as we read about all the time, this is a huge issue in our country.

I randomly learned about a company called LeverEdge a couple months back - it's mission is to help bundle outstanding student loans and, using the power of numbers, help borrowers refinance and get better interest rates. I was skeptical - I've looked at refinancing and it often turns out to be too good to be true. Even so I signed up to be included in their next negotiation, and waited a couple months to see what happened.

For me, what happened is a small miracle. They negotiated a deal with Earnest, a well known lender, that took my interest rate down over 7%. My monthly payment actually decreased a little, and I will be paying off my debt more than 7 years earlier than I'd been scheduled. I can still prepay my loan without penalty, and am saving tens of thousands in interest.

I can't say whether this will help you or a loved one and it's really important to understand your debt whether refinancing or borrowing, because every situation is unique. But it's something I highly recommend looking into and thought I'd put out there, because this is a really widespread problem that I don't think we can solve without getting creative and finding solutions like LeverEdge has.

Xoxo ali

1

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## LeverEdge

i

LEVEREDGE.ORG

LeverEdge | Use Group Buying Power to Save Money on Loans



Like

Comment

Share

**Haas MBA 2020** 332 3 Add a topic

**#academics**

Create a new survey on your own or with someone else. Choose from a variety of survey types and analyze results in Google Forms. Free from Google.

Today

For those looking for loans again (boo), LeverEdge was my best option (for the second year in a row.) I got a fully deferred 7-year fixed rate loan at 4.725%, which beat my next best offer by at least a full percentage point (for similar terms.) <https://leveredge.org/>

**leveredge.org**

**LeverEdge | Use Group Buying Power to Save Money on Loans**

LeverEdge is a student first initiative that uses group buying power to negotiate student loan rates with lenders. The service is free for students. (52 kB) ▾

**LeverEdge**

+ Message #academics

**TXMBA 2021** 113 0 Add a topic

**#financial-aid**

Monday, May 27th

1 reply 2 months ago

Monday, June 10th

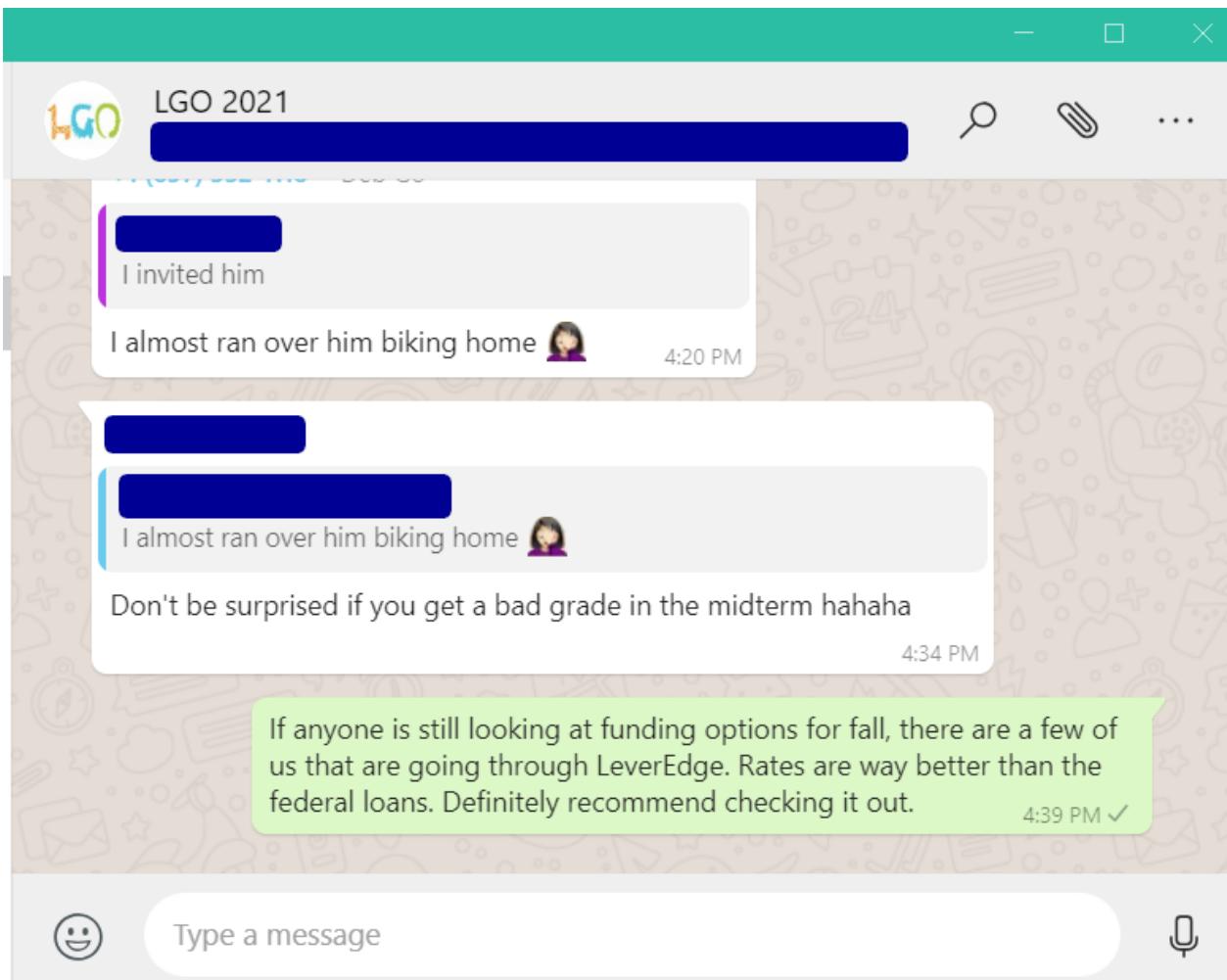
12:07 PM Can anyone recommend private student loan lenders?

1 reply Today at 4:22 PM

**Thread** # financial-aid

Jun 10th at 12:07 PM Can anyone recommend private student loan lenders?

< 1 minute ago I just got the LeverEdge rates. Way better than anything else I could find! Ended up closing on 5%.



Wharton MBA ...  

 Jump to...

 Threads

Channels 

- # academics
- # financing**
- # financing\_hustle
- # fun\_beauty
- # fun\_fitness
- # fun\_foodies
- # fun\_music
- # fun\_pilatesyoga
- # fun\_running
- # fun\_trips**
- # general

## #financing

 |  318 |  2 |  Add a topic

Today 0:02 PM

 How long does wharton financial aid usually take to email you back? I sent them a message a few days ago havent got a response back 

 7 replies Last reply 3 days ago

Wednesday, July 10th



Search



Thursday, July 11th

 3:55 AM

 anyone know how long it takes for wharton to certify the laurel road app?

 2 replies Last reply 3 days ago

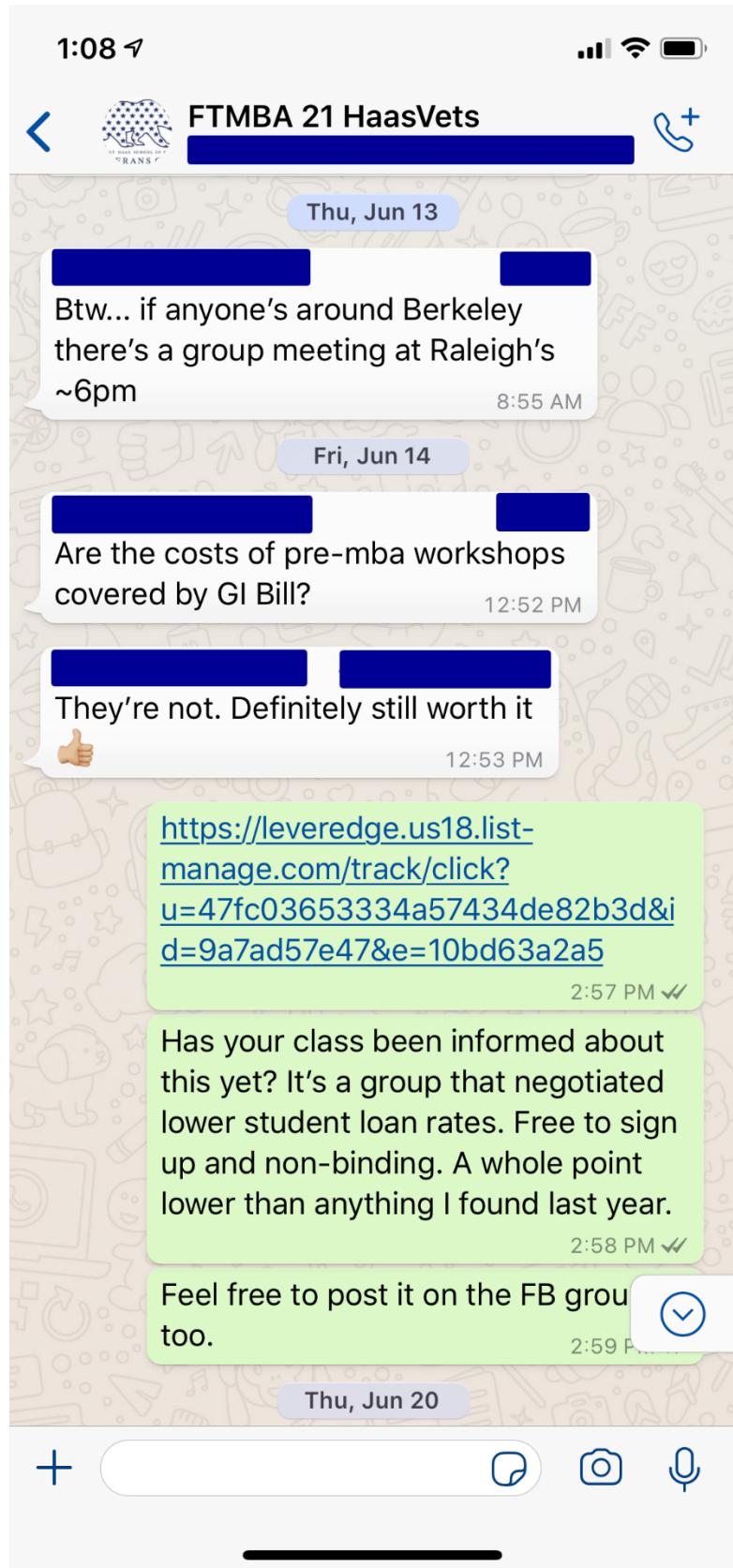
Today

 1:56 PM

 I just got the LeverEdge rates. Way better than anything else I could find!

 Message #financing

 (





#general



## Today



4:08 PM

Hi all, if you're needing loans, check out LeverEdge. Started by 2 HBS guys last year. They negotiated a fixed rate for as low as 4.35%. Check out the link. It's not too late to sign up.

<https://leveredge.org/negotiated-in-school-deal>

 leveredge.org

[LeverEdge | Use Group Buying Power to Save Money on Loans](#)

LeverEdge is a student first initiative that uses group buying power to negotiate student loan rates with lenders. The service is free for students.

1 STUDENTS SIGN UP  
Students join a LeverEdge Negotiation

2 LENDERS COMPETE  
We ask lenders to submit their

3 LOANS OFFERED  
Students apply directly to the lender

Message #general



Send

6:51



2020-mba



3:57 PM

I have management of services (15.768) at 2.30-4 and want to switch to 1-2.30. Anyone wants to swap sections? (edited)

1 reply



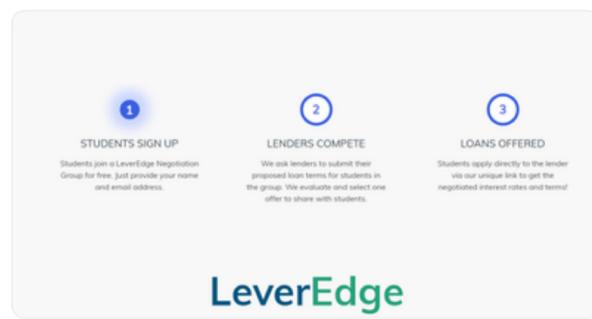
6:51 PM

If anyone is still looking for a loan, I did the LeverEdge process (group negotiating) and the lender is Laurel Rd and my rate options are mostly in the 4.'s. Link is here if you wanna check it out <https://leveredge.org/negotiated-in-school-deal>

leveredge.org

### LeverEdge | Use Group Buying Power to Save Money on Loans

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Message 2020-mba



Send



#financial-aid ▾



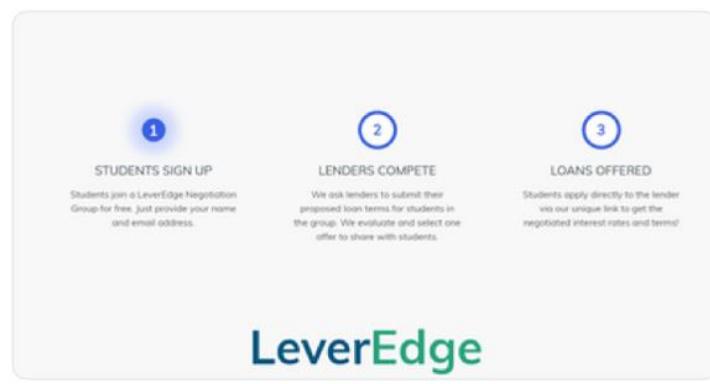
5:32 PM

Hey folks. FWIW, I just secured my first year MBA loan for 5.535% fixed over 15 years using LeverEdge. They negotiate deals with lenders in bulk for MBA students across the country. I spent a lot of time researching, and their deal rate was better than what I found via other private lender apps or fedgov. <https://leveredge.org/> (edited)

 [leveredge.org](https://leveredge.org/)

### LeverEdge | Use Group Buying Power to Save Money on Loans

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3 replies

Message #financial-aid



Send

1:09 ↗



#general



3:02 PM

Student Loans!!!

[https://leveredge.us18.list-manage.com/track/click?  
u=47fc03653334a57434de82b3d&id=9a7  
ad57e47&e=10bd63a2a5](https://leveredge.us18.list-manage.com/track/click?u=47fc03653334a57434de82b3d&id=9a7ad57e47&e=10bd63a2a5)

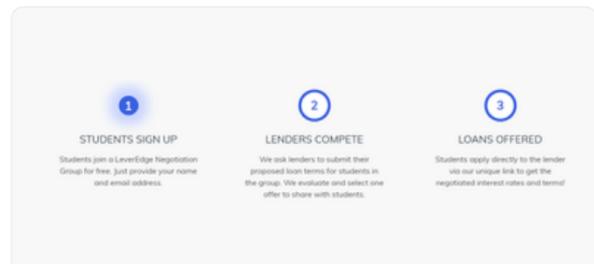
For those looking to re-up their student loans for next year.

This is the group that negotiated lower rates (a whole point lower) last year. It's free to sign up and non-binding. But you'll need to act fast (quick sign up) as they are about to close it out.

[leveredge.org](http://leveredge.org)

### LeverEdge | Use Group Buying Power to Save Money on Loans

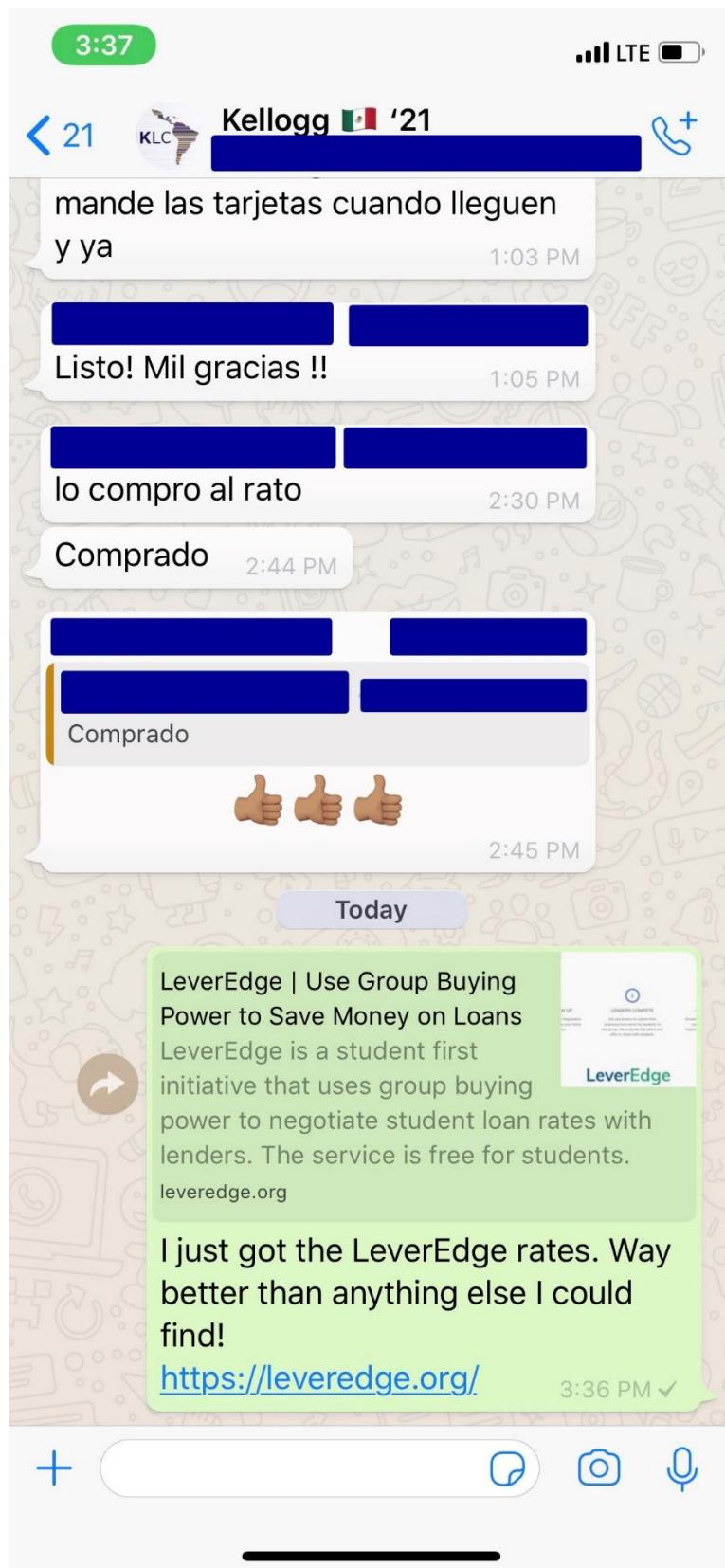
LeverEdge is a student first initiative that uses group buying power to negotiate student loan rates with lenders. The service is free for students.



Message #general



Send



8:49

■ LTE



#2021-mba



is having events from Sept 10th to Oct 20. Not sure

how busy we will all be but wanted to share:

<http://startupbos.org/events/>

mc\_cid=75b37785af&mc\_eid=ad15020828



11



Today



6:16 AM

Hey guys! If you haven't secured funding yet, I just got the LeverEdge rates. Way better than anything else I could find and even beats the federal rate by a long shot



8:49 AM

For anyone wondering if it is possible, I was able to switch from the federal loans to the LeverEdge deal. Let me know if you have any questions about switching

| Message #2021-mba



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16:16 ↗

■ LTE 🔋



#2021-mba



StartupBoston is having events from Sept 16th-20. Not sure how busy we will all be but wanted to share: <http://startupbos.org/events/>?  
mc\_cid=75b37785af&mc\_eid=ad15020828



## Today



4:16 PM

Hey guys! If you haven't secured funding yet, I just got the LeverEdge rates. Way better than anything else I could find and even beats the federal rate by a long shot

Message #2021-mba



Send

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Fuqua 2021



YESTERDAY

Hey random question, is anyone yet to drive/move down from tri state area to Durham? Have a small favor to ask

5:52 PM

Hey random question, is anyone yet to drive/move down from tri state area to Durham? Have a small favor to ask

Hey [REDACTED] I'll be moving down from central NJ next Tuesday

9:21 PM

TODAY

Hey fam, for those of you still looking for a loan, I would consider giving LeverEdge a second look. The range of negotiated rates start from 4.35% up to 7.025% -- quite lower than most lenders. Here's the loan doc I received for your reference. Let me know if you need any help.

<https://leveredge.org/laural-road-disclosure-fixed.pdf>

3:54 PM ✓

 UCLA Anderson MBA Class of 2021

Photo/Video Watch Party Tag Friends ...

**UCLA Anderson  
MBA Class of 2021**

Closed group

About Discussion Chats Announcements Members Events Photos Files

Search this group

Shortcuts

-  UCLA Anderson MBA C...
-  Class of 2021 Haas Full...
-  Taiwanese American... [1]

**Just now** shared a link.

For anyone still looking for Private Loan options, I just got a pretty solid rate using LeverEdge with Laurel Road. It was definitely the lowest rate I found across a bunch of different lenders so just thought I'd share here!

<https://leveredge.org/>

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**LeverEdge**

LEVEREDGE.ORG

LeverEdge | Use Group Buying Power to Save Money on Loans

4:21 P

60%



## Preview

#2021-mba

2 replies



12:51 PM

As we start to look at financing options for our MBAs, I want to throw out LeverEdge for folks. A couple current MBAs I know recommended it; it was founded by HBS grads to use group buying power to negotiate rates. No commitment to sign up for more info - <https://leveredge.us18.list-manage.com/track/click?u=47fc03653334a57434de82b3d&id=9a7ad57e47&e=3b2a510bd9>

leveredge.org

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## LeverEdge



7



1 reply

N

Go to #2021-mba

