



Get a helping hand with your student loan payment from GumGum[‡]

Did you know GumGum can help you pay down your student debt? You could get between \$50 and \$200 extra toward your student debt principal each month—all it takes is five minutes to enroll.





Enroll now

How to Enroll

- Head to [SoFi.com/GumGum](https://sofi.com/gumgum)
- Click the "Student Loan Contribution" tile
- Enroll with your last name, GumGum email, and DOB
- Within "Your Benefits", click the student loan contribution enrollment
- Follow steps to connect your student loans

Enroll Now

How refinancing could benefit you:

-  Receive a **0.25% rate discount*** from SoFi.
-  A shorter term may help you pay them down sooner.
-  Potentially help you save money for personal goals.
-  Possibly lessen the stress brought on by debt.

Got questions? We've got answers.

Call **833-277-7634** or email your-benefits@sofi.com

Monday–Thursday: 8am–10pm ET • Friday–Sunday: 8am–8pm ET

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

NOTICE: The White House has announced a \$10,000 forgiveness for qualifying federal student loan borrowers/\$20,000 forgiveness for qualifying Pell Grant recipients/suspended all federal student loan payments and waived interest charges on federally held loans beyond 12/31/22. Please carefully consider these changes before refinancing federally held loans with SoFi, as in doing so you will no longer qualify for these changes or other future benefits applicable to federally held loans. If you qualify for federal student loan forgiveness and still wish to refinance, leave up to \$10,000 and \$20,000 for Pell Grant recipients unrefinanced to receive your federal benefit. For more information, please go to <https://studentaid.gov/debt-relief-announcement/>

Notice: SoFi's Refinance Loan is a private student loan. Understand that when you refinance federal loans, you forfeit all flexible federal repayment options that are or may become available to federal student loan borrowers. If you expect to incur financial hardship that would affect your ability to repay, you should consider federal consolidation loan options.

Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS PROSPECTIVELY BASED ON MARKET CONDITIONS AND BORROWER ELIGIBILITY. Your existing student loan(s) must total a minimum of \$5,000 to be eligible for refinancing. Additional terms and conditions may apply. To qualify, a borrower must be a U.S. citizen or other eligible status, be residing in the U.S., have graduated with an associate degree or higher from an eligible Title-IV-accredited college or graduate program, and meet SoFi's pre-established underwriting requirements, including verification of sufficient income to support your ability to repay; see [SoFi.com/eligibility](https://sofi.com/eligibility). **Lowest rates reserved for the most creditworthy borrowers. SoFi refinance loans are private student loans and do not have the same repayment options that the federal loan program offers, or may become available, such as Income Based Repayment or Income Contingent Repayment or PAYE.** Information current as of 7/18/22 and subject to change. SoFi Student Loans are originated by SoFi Bank, N.A. Member FDIC. NMLS #696891 (www.nmlsconsumeraccess.org). See [SoFi.com/legal](https://sofi.com/legal) for state-specific license details.

***0.25% rate discount for refinancing your student loan:** Terms and conditions apply. Offer good for new student loan refinancing customers only and subject to lender approval. To receive the offer, you must: (1) register and/or apply through the benefits portal; (2) complete a loan application with SoFi within 90 days of your application submit date; (3) and meet SoFi's underwriting criteria. Once conditions are met and the loan has been disbursed, the interest rate shown in the Final Disclosure Statement will include an additional 0.25% rate discount because of your involvement with a SoFi partner company at the time of loan origination. Offer good for new customers only. Cannot be combined with other rate discounts, with the exception of the 0.25% autopay rate discount. SoFi reserves the right to change or terminate the Rate Discount Program to unenrolled participants at any time with or without notice.

If you reach SoFi through your employer or your employer's benefits page, the following terms apply to you. If you reach SoFi through a link on your employer's site, these terms apply to your use of SoFi.

You may be using the SoFi Site because your employer offers links to the SoFi Site. In order to use the SoFi site, you must agree to and accept this entire Agreement. If you do not wish to accept SoFi's Terms of Use Agreement, please inform your employer to remove you from the list of participating employees immediately and do not use the SoFi Site.

By making this SoFi site available to you, SoFi is NOT a fiduciary to you and SoFi is not providing any retirement benefits or any other employment benefits. In all cases, SoFi is offering you services and products as customers of SoFi.

***Employer Contributions.** Many employers engage SoFi to assist in the delivery of an Employer Contribution to their Employees. If you use SoFi to receive your Employer's contributions, you agree to the following terms:

1. You are responsible for designating and confirming your contribution amounts through your employer directly and through the SoFi Site. SoFi is not responsible for verifying you receive the correct contribution amount.
2. The contribution is made by your employer to you. SoFi's role is only to assist in connecting your selected external account to receive the contribution.
3. When you use SoFi to connect an external account, including a student loan account and any 529/College savings Plan, you agree to the terms set forth above in Connected Accounts.
4. You must establish and maintain your student loan account and any college savings plan. SoFi does not establish, support, maintain, or monitor these accounts in any way. You are required to, and you agree to, regularly check these accounts to ensure contributions (your contributions and your employer's contributions, if any) are correctly received.
5. You must notify SoFi or your employer immediately if you notice or have reason to believe funds are not delivered correctly to your external accounts.
6. You authorize SoFi to receive information about you from your employer as necessary in order to facilitate your participation in the employer's program.

Student Loan Payment Information. Certain employers engage SoFi to assist employees identifying the amount of payments made to a student loan account so that the employer may use this information in its benefits plan. If your employer requests that you use SoFi for this purpose, you agree to the following terms:

- You will be asked to connect your loan account so that SoFi may obtain information about your payments to share with your employer.
- When you use SoFi to connect an external loan account, you agree to the terms set forth above in Connected Accounts.
- You give SoFi permission to share with your employer information from the account including the amounts and timing of your payments to the account.
- If you connect an external account for purposes of sharing student loan information with your employer, you attest and certify the connected loan is a qualified student loan account used for educational purposes.

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, and Private Student Loans are originated through SoFi Bank, N.A., NMLS #696891 (Member FDIC). SoFi Mortgages may be originated through SoFi Bank, N.A., NMLS #696891 (Member FDIC), or through SoFi Lending Corp., NMLS #1121636. SoFi Lending Corp. is licensed by the Department of Financial Protection and Innovation under the California Financing Law (License #6054612) and by other states. For information on SoFi Lending Corp. licenses, see [Licenses \(www.nmlsconsumeraccess.org\)](http://www.nmlsconsumeraccess.org). The Student Debt Navigator Tool and 529 Savings and Selection Tool are provided by SoFi Wealth LLC, an SEC-Registered Investment Adviser. For additional product-specific legal and licensing information, see [SoFi.com/legal](https://sofi.com/legal). 2750 E. Cottonwood Parkway #300 Cottonwood Heights, UT 84121. ©2022 Social Finance, Inc. All rights reserved. Information as of July 2022 and is subject to change. AW22-831000