

Don't let
student debt
slow you
down.



AMWA members receive a .25% rate discount through SoFi.com/AMWA

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

Low Monthly Payments

During your residency, pay a minimum of \$100/month for up to four years towards your student loan.¹

Low Rates

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

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.



Eligibility requirements:

- You are a medical or dental resident with up to four years left in your approved program.
- You are a US citizen or permanent resident, 18 years or older. If you are a permanent resident, you have more than 2 years until your status expires, or you have filed an extension.
- You have over \$10k in private or federal student loan debt. The minimum amount may be higher in certain states due to legal requirements. See SoFi.com/eligibility for state by state details.
- You have graduated with a DDS from a selection of Title IV accredited university or graduate program in the U.S.
- **Dental Residents Only:** You must provide documentation that proves you are not taking on additional tuition liabilities. Proof may be provided in the form of full scholarships or receipt of direct payment from the official bursar for all remaining terms.
- You meet SoFi's underwriting criteria.

See SoFi.com/eligibility for additional information.

Get your 0.25% rate discount² at SoFi.com/AMWA

Checking your rate will not affect your credit score.³

Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. To qualify, a borrower must be a U.S. citizen or permanent resident, a medical resident or fellow with up to four years left in an approved program, and meet SoFi's underwriting requirements; see SoFi.com/eligibility. Rates and Terms are subject to change at anytime without notice and are subject to state restrictions, and may not be available in all states, such as MS, MT and DC. Licensed by the Department of Business Oversight under the California Financing Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1121636. (www.nmlsconsumeraccess.org)

*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.

¹The minimum monthly payment of \$100 while in the Residency Period may not pay all of the interest due each month, which will likely result in negative amortization and a larger principal balance when you enter the Full Repayment Period. Dental residents and fellows are unable to receive additional tuition liabilities for the duration of their Residency Period.

²If 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.

³To 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