

# Simplify Your Loans. Maximize Your Future.

- ▶ Cosigner release available for creditworthy borrowers after 12 on-time principal and interest payments
- ▶ Interest-only repayment option up to 4 years followed by standard repayment
- ▶ 0.25% interest rate reduction with automatic payments
- ▶ No origination fee



**Low Rates. Great Benefits.**

**APPLY TODAY!**

[eastcountyschools.org/studentloans](http://eastcountyschools.org/studentloans)

**888.549.9050**



**Succeed After  
College with Student  
Loan Refinancing**





# Benefits of Refinancing Your Student Loans



## LOWER YOUR PAYMENTS

Refinance to reduce interest rate or extend terms, lowering your monthly payments to save thousands over time.



## NO FEES, NO SURPRISES

Enjoy zero application, origination, or prepayment penalties.



## SIMPLIFY YOUR FINANCES

Combine federal and private loans into one simple monthly payment.



## FLEXIBLE TERMS AND RATES

Choose from 5 to 20-year terms and fixed or variable rates to match your financial goals.



## How it Works

1

### Check Your Rate

Get a personalized rate quote in just 2 minutes without impacting your credit score.

2

### Complete Application

Submit your loan application online and quickly receive a decision.

3

### Start Saving

We pay off your old loans and you start making a new monthly payment.

## FAQs

### Q: What documentation is required?

A: Once conditionally approved based on credit, you (and your cosigner) may be asked to submit the following documents:

- Proof of Identity
- Proof of Graduation
- Proof of Income
- Payoff Information

### Q: How much can I refinance?

A: Refinance up to \$125,000 in undergraduate student loan debt or \$250,000 in graduate debt.

### Q: Can I refinance both my federal loans and private loans?

A: Yes, you can! Please be aware that you may lose certain benefits (e.g., favorable repayment options, loan forgiveness options, extended loan terms, etc.) associated with your federal student loans by refinancing with a private loan. We strongly advise you to review and understand your options and the potential benefits and drawbacks of refinancing your federal loans before doing so.