

SIMPLE

Apply from your smartphone, tablet or laptop in just 3 minutes and find out instantly if you're approved.

CLEAR

Know what you're getting, how it works, and how to save as much as possible.

PERSONAL

We give you the most options so you can build the best loan for you, and we're here for you all the way.



LOOKING FOR SCHOLARSHIPS?

Enter our College Ave Student Loans scholarship, and you could win \$1,000 for school.⁵

START YOUR APPLICATION TODAY

[COLLEGEAVE.COM/NYSFOP-PC](https://collegeave.com/NYSFOP-PC)



College **AVE**[®]
STUDENT LOANS

Major Help. Minor Stress.[®]

[COLLEGEAVE.COM/NYSFOP-PC](https://collegeave.com/NYSFOP-PC)

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1 This informational repayment example uses typical loan terms for a freshman borrower who selects the Deferred Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 8.35% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$179.18 while in the repayment period, for a total amount of payments of \$21,501.54. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

2 This informational repayment example uses typical loan terms for a freshman borrower who selects the Flat Repayment Option with an 8-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7.78% fixed Annual Percentage Rate ("APR"): 54 monthly payments of \$25 while in school, followed by 96 monthly payments of \$176.21 while in the repayment period, for a total amount of payments of \$18,266.38. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

3 As certified by your school and less any other financial aid you might receive. Minimum \$1,000.

4 Rates shown are for the College Ave Undergraduate Loan product and include autopay discount. The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments.

5 No purchase necessary. Odds of winning depend on number of entries received. For official rules visit www.collegeavestudentloans.com/scholarship

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Information advertised valid as of 01/03/2022. Variable interest rates may increase after consummation. Lowest advertised rates require selection of full principal and interest payments with the shortest available loan term.

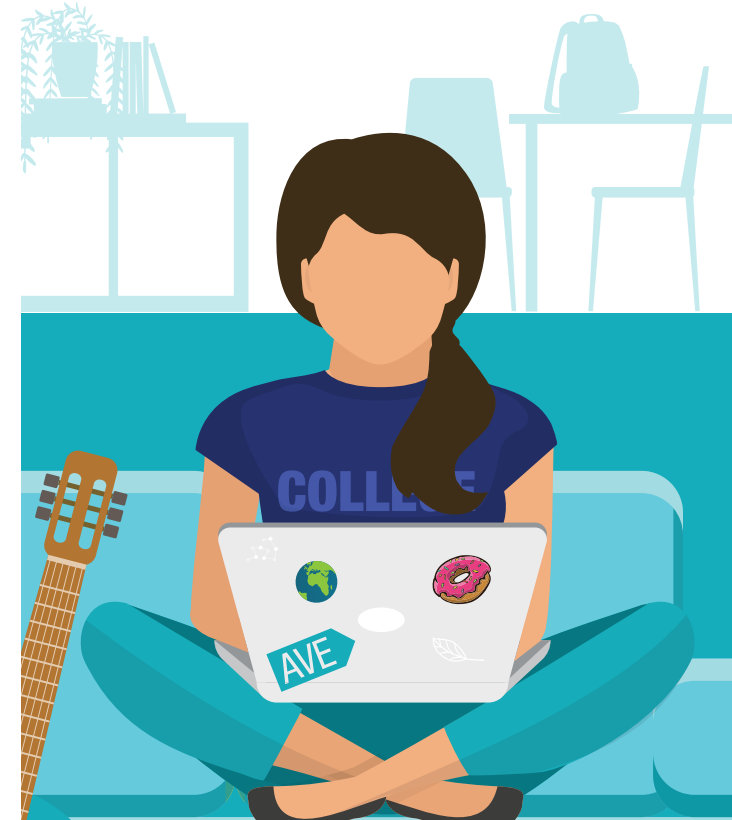
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BROUGHT TO YOU IN PARTNERSHIP WITH
COLLEGE AVE STUDENT LOANS

A BETTER STUDENT LOAN EXPERIENCE

UNDERGRADUATE LOAN



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Major Help. Minor Stress.®

Our loans are designed to give you great rates plus the most repayment options so you can create a loan that fits your budget and your life.

REPAYMENT OPTIONS THAT WORK FOR YOU

You decide how quickly you pay back the loan. Pick as little as 5 years or take up to 15 years.¹

Super-Flexible Repayment Terms¹



LOWEST TOTAL COST
Save on total interest but make bigger monthly payments

5 years

8 years

10 years

15 years



LOWEST MONTHLY PAYMENT
Make smaller monthly payments but pay more in interest overall

In-School Repayment Options

Full Principal & Interest Payment

Highest in-school payment
Lowest overall cost

Interest Only Payment

Pay the interest charges each month
Moderate in-school payment

Flat Payment

\$25 Payments each month²
Lowest in-school payment

Deferred Payment

No in-school payment required
Highest overall cost

COMPETITIVE FIXED & VARIABLE RATES

We'll tell you whether your credit pre-qualifies for a loan and what interest rates you can personally expect, before you apply and without impacting your credit score. Check out our current rates and free credit pre-qualification tool at COLLEGEAVE.COM/NYSFOP-PC

FEELING OVERWHELMED? WE'VE GOT A BETTER PROCESS.

We learned from other complicated lending companies and decided to make getting a private student loan for college better. Plus we're here with tools and support every step of the way.

- Cover up to 100% of your school-certified cost of attendance (minimum \$1,000)³
- Fast and easy application process, with an instant credit decision
- 0.25% rate reduction when you sign up for auto-pay⁴
- Tools to show you what you're getting, how it works, and how to save
- No fees to apply or penalties for paying early

SEE IT IN ACTION

Our loans have the most options so you can create the perfect fit for you. Adjust the settings in our student loan calculator to fit your needs and learn how to save, or check out our credit pre-qualification tool to find out if your credit qualifies for the loan and what rates you can expect.

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