



Patients need your full focus. Stop worrying about student loans.

Michigan Dental and SoFi have teamed up to help you take down student debt—with student loan benefits, exclusively for MDA members, family, and friends. Plus, access financial education tools, guides, calculators, and more.

Serious savings.

Save thousands of dollars thanks to low fixed and variable rates. Plus, if you set up auto monthly payments from any bank account, you will get an additional 0.25% interest rate reduction.*

8 No hidden fees.

No application or origination fees, and no prepayment penalties—ever.

Easy and online.

Online pre-qualification in just two minutes. Know if you're qualified before you complete the full application. Get started at SoFi.com/MiDental.

Member benefits.

SoFi members get career coaching, financial advice, and more—all at no cost.

Claim your **0.25% rate discount**[†] toward your
student loans. Checking
your rate will not affect
your credit score.

SoFi.com/MiDental

SoFi is the leading student loan refinancing provider.

\$18B

in refinanced student loans

250,000+

members who've refinanced

98%

would recommend SoFi to a friend¹

Terms and conditions apply. SOFI RESERVES THE RIGHTTO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS PROSPECTIVELY BASED ON MARKET CONDITIONS AND BORROWER ELIGIBILITY. To qualify, a borrower must be a U.S. citizen or permanent resident in an eligible state and meet SoFi's underwriting requirements; see SoFi.com/eligibility for details. **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.** Information current as of 07/24/19 and subject to change. Loans originated by SoFi Lending Corp (dba SoFi). Licensed by the DBO CFL #6054612.

 $^{^{\}star}$ Learn more about autopay at SoFi.com/faq/#what-is-the-autopay-discount.

^{*}Terms and conditions apply. Offer good for new customers only and subject to lender approval. To receive the offer, you must: (1) register and/or apply through the referral link you were given; (2) complete a loan application with SoFi within 90 days of your application start date; (3) and meet SoFi's underwriting criteria. Once conditions are met the interest rate shown in the Final Disclosure Statement will include an additional 0.XX% rate discount because of your involvement with a SoFi partner company at the time of loan origination. Cannot be combined with other rate discounts, with the exception of the 0.25% autopay rate discount. Autopay is not required to receive a loan from SoFi. SoFi reserves the right to change or terminate the Rate Discount Program to unenrolled participants at any time with or without notice.