



Funding Your Future

We believe everyone should have access to education. Our proprietary Meritize Score allows us to reward students for their past achievements, expanding upon traditional student loan options. That is why we look at merit data like academic or military experience with your credit evaluation to inform our lending decisions.

What can Meritize offer me?

- Pre-approval in minutes for qualified applicants
- Choose from various repayment terms, including deferring full principal and interest for 3 months after you complete your training
- Qualifying students are able to finance the total cost of tuition
- No prepayment penalty
- Fixed and variable interest rates available*
- Free access to Career Services

What is next?

- If approved, review loan options and select the one that works best for you
- Sign up for autopay and receive a 0.25% interest rate discount**

What happens if I do not get a job immediately?

Meritize offers Career Services to borrowers, which include academic coaching, a job search boot camp, and new-to-the-job coaching. Through these services, students are able to work with coaches to develop a game plan to perform at their personal best while in school, work with experts on their job search from crafting resumes to negotiating salary, and even develop unique and competitive skills that will help them achieve professional excellence in their new job.

Meritize Lending, LLC, NMLS ID 1661035 (NMLS Consumer Access <https://www.nmlsconsumeraccess.org/>)

Meritize Financial, Inc. NMLS ID 1986399 (NMLS Consumer Access <https://www.nmlsconsumeraccess.org/>)

Terms and Conditions apply. Meritize branded loan products are educational loans issued by Meritize Lending, LLC**. Meritize 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, permanent resident or hold an Employment Authorization Document and meet Meritize's underwriting requirements. If approved for a loan the actual loan amount, term, payment, and APR amount of loan that a customer qualifies for may vary based on credit determination, state law and other factors. Meritize does not warrant or guarantee any claims made herein, including, but not limited to, gaining admission to a program, concerning the quality or financial strength of any educational institution, securing funding or obtaining employment. Our final loan offer may differ as a result of the school chosen and the associated cost of tuition. Not all applicants will be asked to provide merit information. Each applicant is subject to a soft credit check at the time of application. After that has been completed, a student may be asked to provide merit information. Meritize loan products do have both underwriting and credit requirements. Merit information is evaluated in addition to those underwriting and credit requirements. Not all schools are eligible for funding. Meritize does not offer educational loans in the following states: ME, VT, PR. All rights reserved.

**For residents of SC, loan is made by Meritize Financial, Inc.

*Variable rates are subject to change.

The information on this document is the most up to date as of February 1, 2024. Please see Meritize website for additional details.