



Got student loans? If so, you're not alone. More than 44 million Americans do,<sup>1</sup> spanning all life stages—from millennials to boomers. Together, the amount owed is roughly 1.4 trillion dollars.<sup>1</sup> For many borrowers, it's not just about carrying this debt. It's about the impact it has on their daily lives, and the struggle it causes them having to repay their loans while trying to achieve other financial goals.

## What to consider

Credible is an online marketplace that provides borrowers looking to refinance with competitive, personalized, prequalified rates from up to 10 lenders. The average user saves nearly \$19,000 by refinancing through Credible.<sup>2</sup> There is no cost to request offers, and checking rates will not impact your credit score



## Where to get more information

[NetBenefits.com/StudentDebtHelp](https://netbenefits.com/StudentDebtHelp)

## Key features

- Personalized real rates - not ranges - from multiple lenders instantly, without affecting your credit score
- Refinance through Credible and you may be eligible to receive a \$750 bonus<sup>3</sup> -special for Fidelity users
- Ability to comparison shop across lenders to find the best solution for your situation
- No hidden fees, origination fees, or prepayment penalties
- Simple online process and your data is kept confidential

## How it works

- 1. Request prequalified rates**  
Access Credible from NetBenefits®. At Credible, answer a few quick questions to request refinancing rates from multiple lenders.
- 2. Choose a loan option or lender you want to explore further**  
Receive personalized offers from multiple lenders. Select the one that's right for you.
- 3. Finalize your personalized rates**  
Choose a lender and provide a bit more information so your rates can be finalized.

<sup>1</sup> Federal Reserve Bank of NY. <sup>2</sup> MarketWatch "Student debt just hit \$1.5 trillion," May 2018.

<sup>2</sup> Credible website, "Refinancing Student Loan Debt Through Credible Saves \$19,000," May 16, 2018.

<sup>3</sup> Residents of California, Connecticut, Louisiana, Maine, Massachusetts, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Ohio, Pennsylvania, Rhode Island, Tennessee, Washington, DC, West Virginia, Wisconsin, and Vermont are not eligible for the bonus.

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