



## Things to know about your Meritize Loan\*

- Make payments on your loan and manage your account through Scratch Services, LLC ("Scratch"), Meritize's loan servicing partner.
- Confirm that your first payment is due on the 1st or the 15th of the month, beginning after the end of your grace period.
- If you did not complete an Autopay Authorization form\*, it is not too late to set up through your Scratch account. With Autopay, you will receive a discount of 0.25% off your interest rate.  
**\*If you completed an Autopay Authorization form\* with Meritize, we recommend that you log into your Scratch account to confirm that the autopay information looks accurate. This will ensure that your payment(s) will automatically be withdrawn from your account. If there are any changes to your banking information, you can update this information via your online account or you can get in touch with Scratch to ensure your payment is processed on time and to avoid any changes or fees.**
- There is no pre-payment penalty if you decide to pay off your loan early.
- To access your Scratch account:
  - Visit <https://scratch.fi>
  - Click "Log in"
  - Enter the email address or mobile number you provided on your loan application
- Make sure your account information is accurate  
Graduation date, loan details, and contact information
- If you have a co-borrower, make sure they know that you are set up and ready to begin making payments on your loan.
- Making payments on or before the due date each month may have a positive impact on your credit score.
- Contact Scratch immediately if you are unable to make a payment, to see what options may be available:  
[support@scratch.fi](mailto:support@scratch.fi)  
(844)727-2684
- Contact Meritize if you need any additional assistance:  
[apply@meritize.com](mailto:apply@meritize.com)  
1-833-MERIT-4U (833-637-4848) option #3

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 schools are eligible for funding. Meritize does not offer educational loans in the following states: IA, IN, KY, ME, MI, ND, NV, SD, VT, WI, WV, WY, PR. All rights reserved.

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

\* Variable rates are subject to change.