

MERITIZE: WE'VE GOT YOU COVERED

FUNDING YOUR FUTURE

There has never been a better time to gain in-demand skills and jump start your future. The Meritize Platform provides merit-based funding options for career training programs to help you get started.

YOU ARE MORE THAN YOUR CREDIT SCORE

The Meritize Platform believes your past achievements are an important indicator of your potential. That is why **Meritize looks beyond FICO** and uses your previous academic or military achievements to potentially enhance your credit evaluation and loan options.



CAREER SERVICES

Training for the Classroom and Beyond

Meritize provides services that help you succeed, both in school and in your career. Whether you are striving to make the grade, looking for an internship or need career planning support, Career Services can help you achieve your goals.

Our Career Services are free for Meritize members. Schedule your initial consultation with a Meritize Career Success coach and get customized, one-on-one coaching, guidance, and tools to grow to professional excellence in your career.



Work with experts on your job search, from crafting your resume to negotiating salary.

Develop the personal and competitive skills that will help you achieve professional excellence in your new job.



WE KNOW LIFE CAN BE UNPREDICTABLE



Through our Loan Servicer, Meritize offers borrower assistance services to help with unemployment and underemployment when it might be difficult to make payments. In addition to traditional programs to help borrowers through tough times, all Meritize customers get free access to our Career Services Team,

Currently, our Servicer offers 2 different types of borrower assistance programs: **forbearance** and **re-age**.

FORBEARANCE

This is a common program that temporarily reduces or suspends payments for a set amount of time (typically 3 months). The type and terms of the forbearance will depend on your unique situation and requires a formal application with the Servicer. If approved, the terms of your forbearance will be provided to you at the time that the forbearance is granted.

RE-AGE

This is a hardship assistance program designed to assist those borrowers who have the ability and willingness to make go-forward monthly payments but cannot satisfy outstanding missed payments. In a re-age, a borrower, following timely satisfaction of a pre-determined number of payments, or payment plan, is brought current by extending the maturity date on the loan by the number of outstanding payments.



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 schools are eligible for funding.

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

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