



*Save on Your  
Student Loans!*  
**Student Loan  
Refinancing for  
AAP Members**



## Student Loan Refinancing for AAP Members

### Save and Simplify Your Student Loans

Juggling multiple student loans can be burdensome and time consuming, not to mention the high cost associated with federal and private student loans these days. After hearing from AAP members, we understand these challenges and are pleased to provide you with this exclusive membership benefit.

#### Benefits include:

- Competitively low, fixed and variable rates
- No application or origination fees, no pre-payment penalty
- \$500 Welcome Bonus<sup>1</sup>
- Refinance and consolidate both federal and private loans
- Quick, easy online application process
- Dedicated SoFi associate to assist you from start to finish
- Additional benefits like entrepreneurial coaching, Unemployment Protection, and much more

For more information on this product and all products offered by the AAP Insurance Program, visit [www.aapinsurance.com](http://www.aapinsurance.com).



<sup>1</sup> Terms and conditions apply. Offer is 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; (3) have and provide a valid US bank account to receive bonus; (4) and meet SoFi's underwriting criteria. Once conditions are met and the loan has been disbursed, you will receive your welcome bonus via automated clearing house (ACH) into your checking account within 30 calendar days. Bonuses that are not redeemed within 180 calendar days of the date they were made available to the recipient may be subject to forfeit. Bonus amounts of \$600 or greater in a single calendar year may be reported to the Internal Revenue Service (IRS) as miscellaneous income to the recipient on Form 1099-MISC in the year received as required by applicable law. Recipient is responsible for any applicable federal, state or local taxes associated with receiving the bonus offer; consult your tax advisor to determine applicable tax consequences. SoFi reserves the right to change or terminate the offer at any time with or without notice.