



Why INvestEd Student Loan Marketplace?

Once you have considered institutional and federal loan options, the **INvestEd Student Loan Marketplace** can instantly and accurately compare personalized rates and terms from multiple private loan lenders. Comparing actual rates will help you make an informed decision about the most appropriate loan for you.

The **INvestEd Student Loan Marketplace** displays products from local and national lenders complete with detailed listings of the following actual loan attributes based on your personal information entered and a soft credit pull (doesn't impact your credit).

- ❖ Interest rate
- ❖ APR (annual percentage rate)
- ❖ Monthly payments
- ❖ Repayment term length

The **INvestEd Student Loan Marketplace** enables families to learn about and compare upfront, accurate private loan rates and terms from multiple lenders – not “as low as” advertisements for rates.

Sort loan options based on what attributes are most important to you. For instance:

- Repayment Plan (full deferral, full repayment, interest only)
- Repayment Type (fixed or variable)
- Term (length of repayment term)
- Discounts (auto-debit, etc.)

Lender Selection Criteria

The **INvestEd Student Loan Marketplace** promotes competition among the participating lenders and such competition may result in borrowers receiving better terms and conditions on private education loans.

Each lender available to you in the **INvestEd Student Loan Marketplace** meets the following criteria:

- ✓ Commits to presenting upfront, accurate pricing information to students.
- ✓ Only offers school-certified loans.
- ✓ Provides an online application process for students seeking a loan.
- ✓ Remains in good regulatory standing.

INvestEdIndiana.org/Marketplace