

iontuition™



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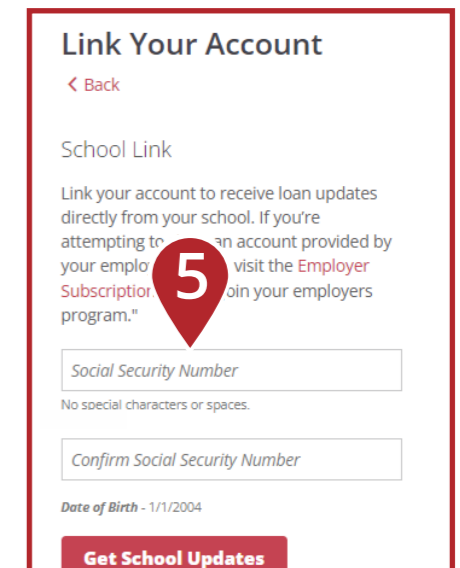
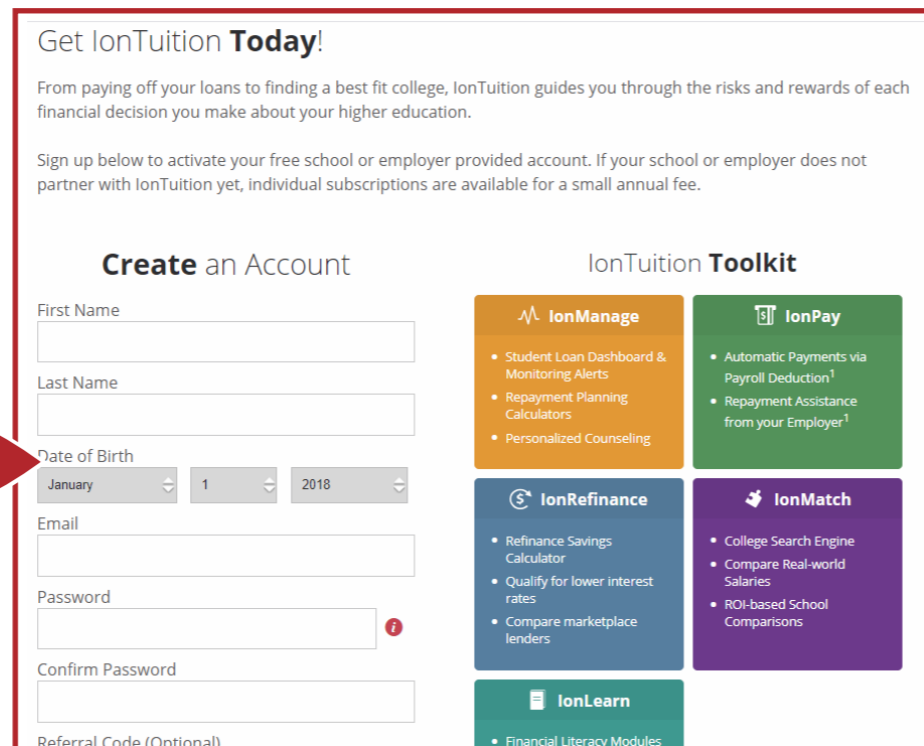
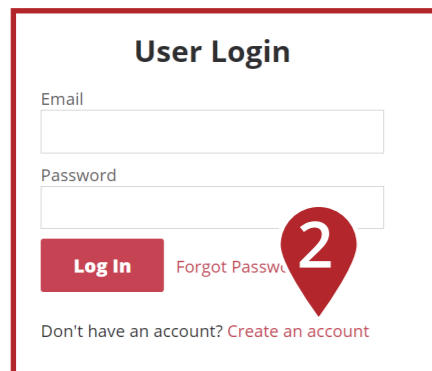
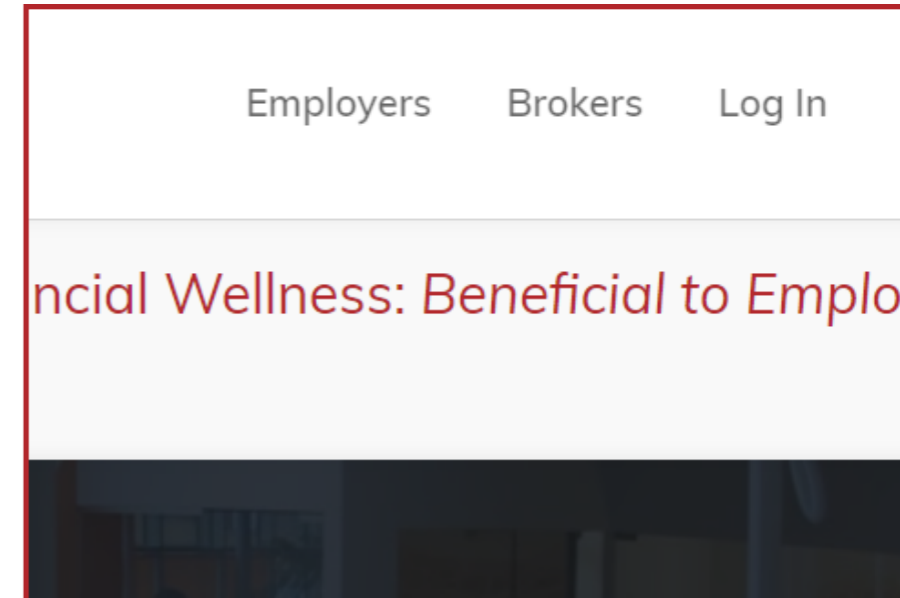
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Create your account

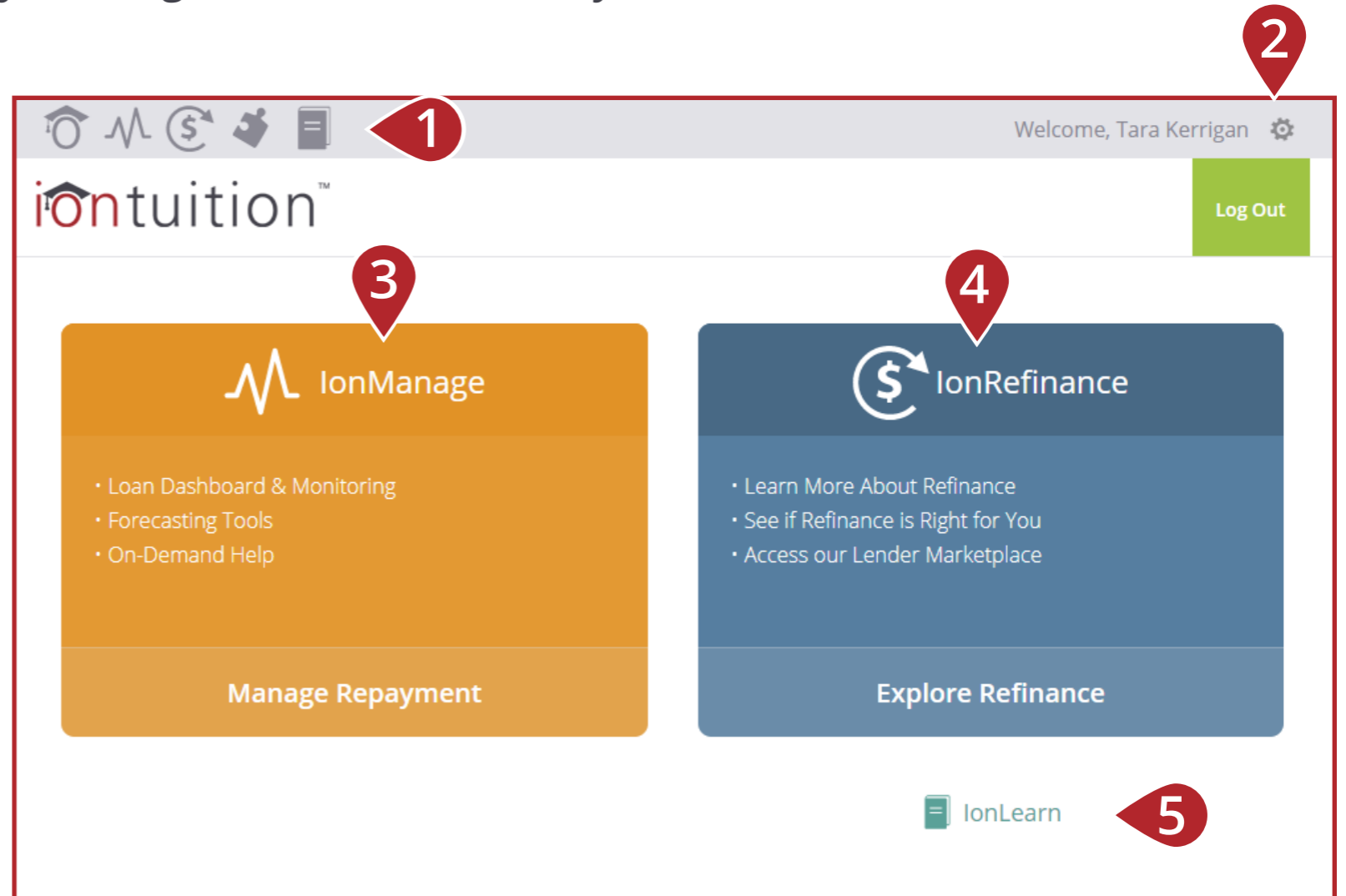
1. Visit www.iontuition.com and click “Log In” or go to portal.iontuition.com. If you are using a mobile device, touch the  button on the top right corner of the screen.
2. Click on “Create an Account”
3. On the “Create an Account” screen, fill in the required fields to create your account.
4. If prompted, choose your subscription type.
5. Enter the requested indentifying information to authenticate your account and gain access to IonTuition.



Navigate the dashboard

The IonTuition dashboard makes it easy to navigate to the tool the of your choice.

1. These icons navigate between the homepage and each of IonTuition's tools.
2. The gear icon allows you to update your settings.
3. IonManage has your student loan dashboard, repayment plans, and access to counselors.
4. IonRefinance includes unbiased guidance on loan refinancing
5. Visit IonLearn to improve your financial literacy.

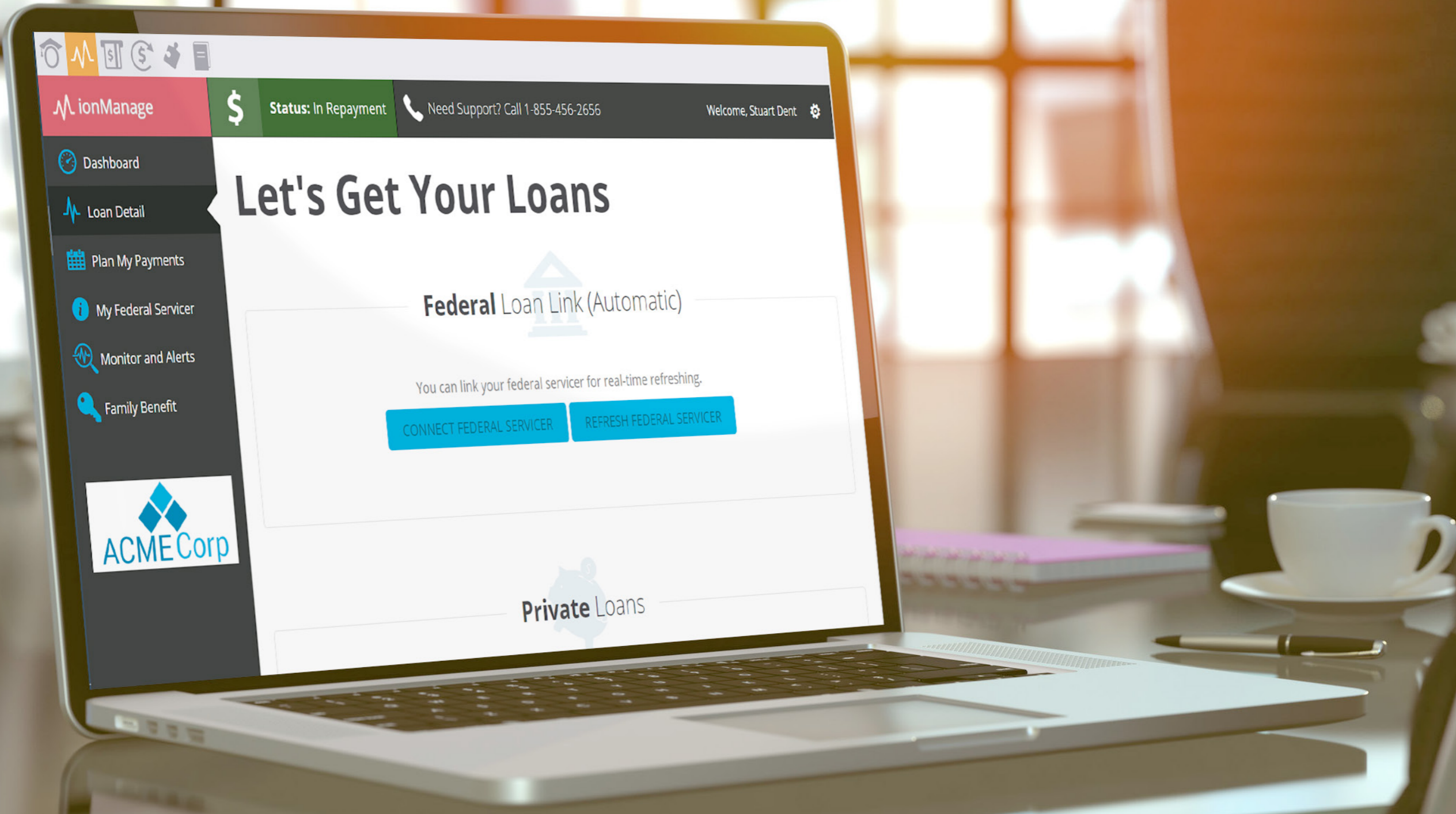


Not all organizations offer the same tools. Your dashboard may vary from the picture shown.



IonManage

student loan management and repayment planning



Link Your Federal Loans

Load your loan information into IonTuition to manage your loan data. You can link your IonTuition account directly with your student loan servicer's credentials.

1. Choose "CONNECT FEDERAL SERVICER" and "Get Started"
2. Find your lender/servicer.
3. Enter the login credentials you use for your servicer to load your loan information into IonManage. You may be required to validate any two-factor authentication challenges.

The screenshot displays the IonManage web interface. The main heading is "Let's Get Your Loans". Below this, there are two sections: "Federal Loan Link (Automatic)" and "Private Loans". The "Federal Loan Link" section contains a callout box with a red "1" and the text "You can link your federal servicer for real-time refreshing." Below this text are two buttons: "CONNECT FEDERAL SERVICER" and "REFRESH FEDERAL SERVICER". The "Private Loans" section is partially visible below.

Three callout boxes illustrate the steps:

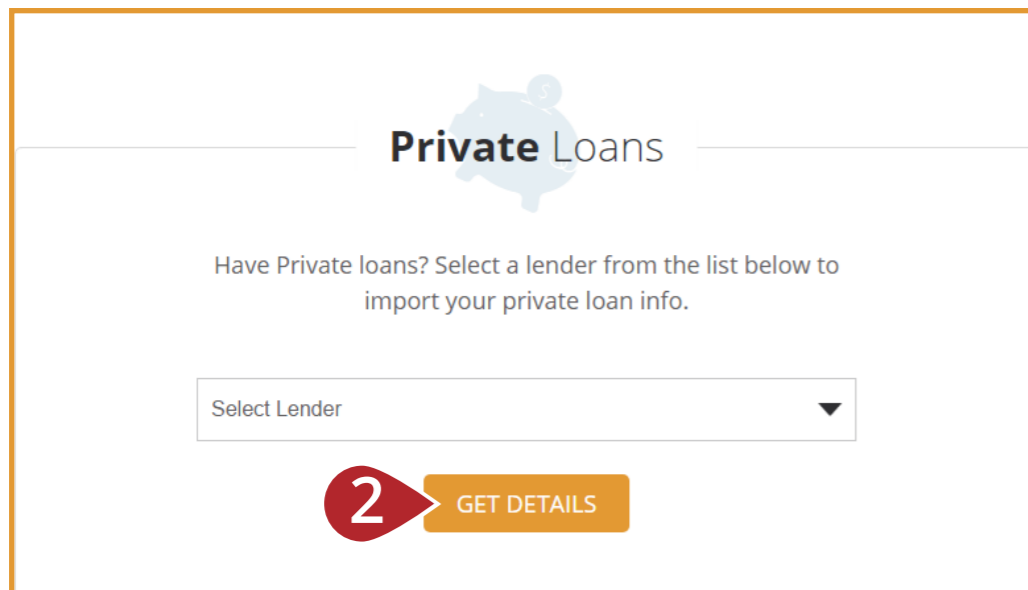
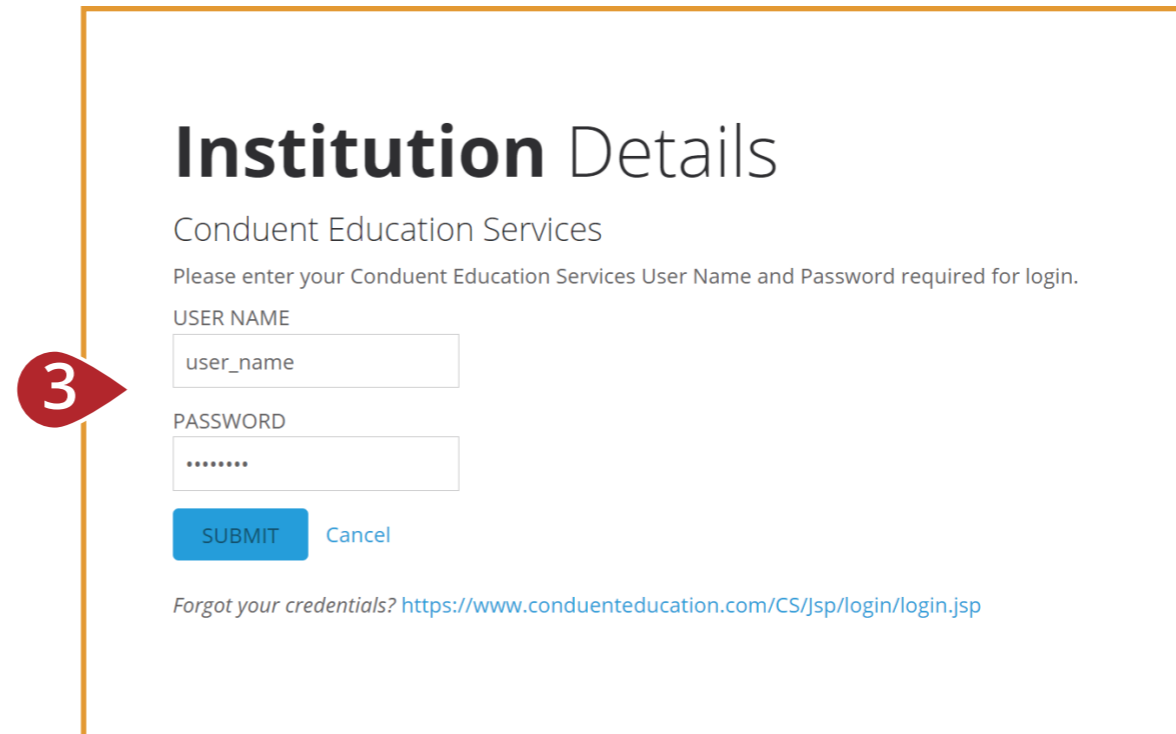
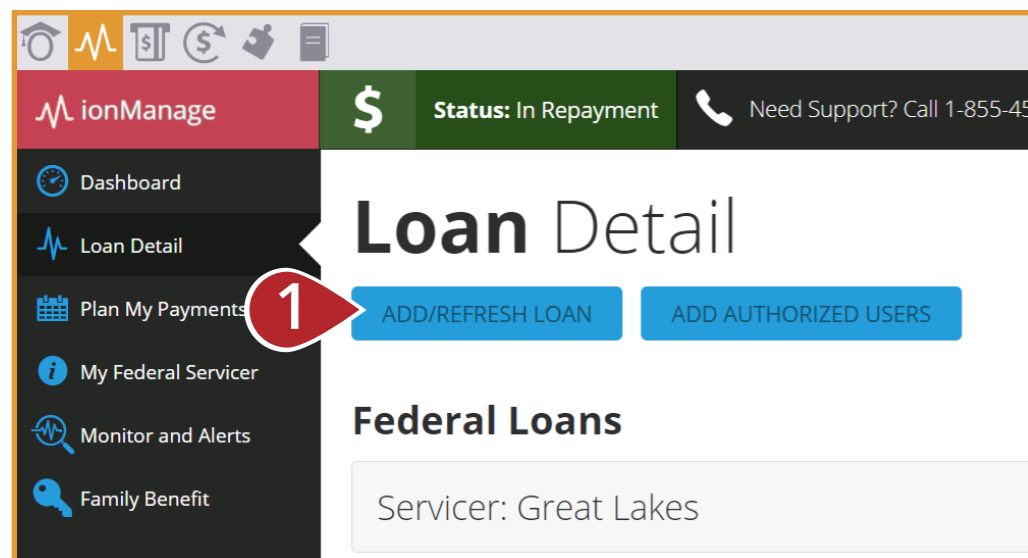
- Callout 1:** A modal window titled "IonTuition uses Plaid to load your student loans" with a red "1" callout. It lists "Secure" (Transfer of your information is encrypted end-to-end) and "Private" (Your credentials will never be made accessible to IonTuition). A "Get started" button is at the bottom.
- Callout 2:** A modal window titled "Find lender" with a red "2" callout. It features a search bar and a grid of lender logos including NAVIENT, @elnet, GREAT LAKES, aes, fedloan, Cornerst... Educatio..., EdFinancial, and MOHELA. A "Discover" button is at the bottom.
- Callout 3:** A modal window titled "Enter your credentials" with a red "3" callout. It features the GREAT LAKES logo, input fields for "User ID" and "Password", and a "Submit" button. A second modal window titled "Success" with a red "3" callout shows a checkmark and the text "Your account has been successfully linked to IonTuition" with a "Continue" button.

Link Your Private Loans

Before you start, make sure you know your username and password to log into your private lender's site.

1. If you've already loaded your Federal Loans, click on "ADD/REFRESH LOAN"
2. Scroll down to the Private Loans section and select your lender from the drop-down list. Then select "GET DETAILS."
3. Enter in the user name and password for your private lender site to load your private loan information.

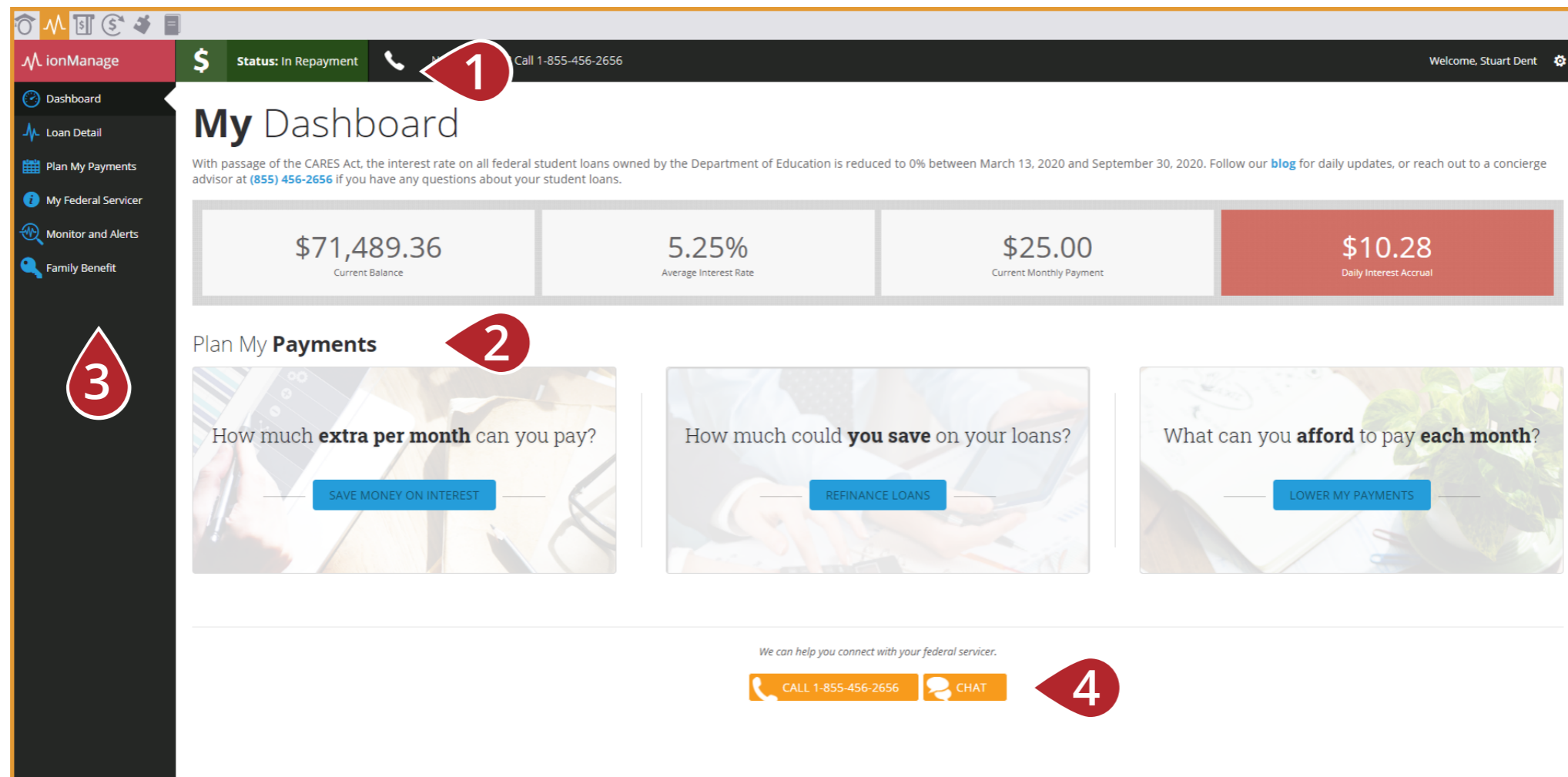
You can load loans from multiple lenders by following the same process again.



My Dashboard

My dashboard shows the current total loan balance of your federal and private loans, the average interest rate across your loans, your current monthly payment, and how much interest your loans accrue daily.

1. See the status of your loans, e.g., if your are in repayment, forbearance, delinquent, etc.
2. Links to our repayment calculators and refinancing.
3. Access the other features of IonManage.
4. Every page on IonManage has buttons to call or chat with a loan counselor.



The screenshot displays the 'My Dashboard' interface. At the top, a navigation bar shows the user's status as 'In Repayment' and provides a contact number '1-855-456-2656'. A red callout '1' points to the status and contact information. Below the navigation bar, the dashboard title 'My Dashboard' is followed by a notice about the CARES Act. A summary row displays four key metrics: Current Balance (\$71,489.36), Average Interest Rate (5.25%), Current Monthly Payment (\$25.00), and Daily Interest Accrual (\$10.28). A sidebar on the left contains navigation links for Dashboard, Loan Detail, Plan My Payments, My Federal Servicer, Monitor and Alerts, and Family Benefit. A red callout '3' points to the sidebar. Below the summary row, the 'Plan My Payments' section features three calculators: 'How much extra per month can you pay?' with a 'SAVE MONEY ON INTEREST' button, 'How much could you save on your loans?' with a 'REFINANCE LOANS' button, and 'What can you afford to pay each month?' with a 'LOWER MY PAYMENTS' button. A red callout '2' points to the 'Plan My Payments' section. At the bottom, a footer area contains contact options: 'CALL 1-855-456-2656' and 'CHAT', with a red callout '4' pointing to these buttons.

Loan Detail

The Loan Detail shows your loans and grants in list view as well as who services your loans.

1. Your loans are organized by servicer.
2. Click the down arrow to see the loans issued by the servicer.
3. Click the right arrow to see the principal, interest, type, and repayment date.
4. Click "More Information" to read all of the details available for that loan.

Loan Detail

ADD PRIVATE LOAN REFRESH ADD AUTHORIZED USERS

Federal Loans

Servicer: NELNET \$13,188.00

| School Name | Current Balance | Interest Rate | Scheduled Payment Amount | Current Status |
|--|-----------------|---------------|--------------------------|------------------|
| Unknown | \$3,306.00 | 5.41% | \$53.00 | In Repayment |
| Outstanding Principal: \$3,299.00 Outstanding Interest: \$7.00 Loan Type: DIRECT STAFFORD UNSUBSIDIZED Date Entered Repayment: November 1, 2016 | | | | More Information |
| Unknown | \$7,306.00 | 6.21% | \$53.00 | In Repayment |
| Unknown | \$2,576.00 | 7.21% | \$41.00 | In Repayment |

Servicer: GREAT LAKES \$15,371.00

Servicer: DEPT OF ED/ECSI FEDERAL PERKINS SERVICER \$6,749.00

Federal Loan Details

Loan Information

| | |
|----------------------------|------------------------------|
| Current Status | In Repayment |
| Loan Type | Direct Stafford Unsubsidized |
| School Name | Unknown |
| Loan Date | January 1, 2016 |
| Date Entered Repayment | November 1, 2016 |
| Loan Period Begin | January 1, 2016 |
| Loan Period End | November 1, 2016 |
| Loan Amount | \$4,500.00 |
| Disbursement Amount | \$4,500.00 |
| Canceled Amount | \$0.00 |
| Outstanding Principal | \$3,299.00 |
| Outstanding Principal Date | November 1, 2016 |
| Outstanding Interest | \$7.00 |
| Outstanding Interest Date | November 1, 2016 |
| Interest Rate | 5.41% |
| Repayment Plan Begin | November 1, 2016 |
| Scheduled Payment Amount | \$53.00 |

Plan My Payments - Save Money On Interest

1. This repayment calculator determines how much interest you can save and how early your loan can be repaid by making additional payments.
2. Enter in how much extra you can pay each month or how much you want to save on interest.
3. Click calculate.
4. The results show how much you can save in interest and how early you will repay your loan.

Plan My Payments

Repayment Calculators

Choose how you want to save money on your loan repayment.

SAVE MONEY ON INTEREST 1

REFINANCE LOANS

LOWER MY PAYMENTS

Save Money on Interest

How much extra per month can you pay?

2 \$

— OR —

Total savings on interest over the life of the loan.

\$ **3**

CALCULATE RESET

4

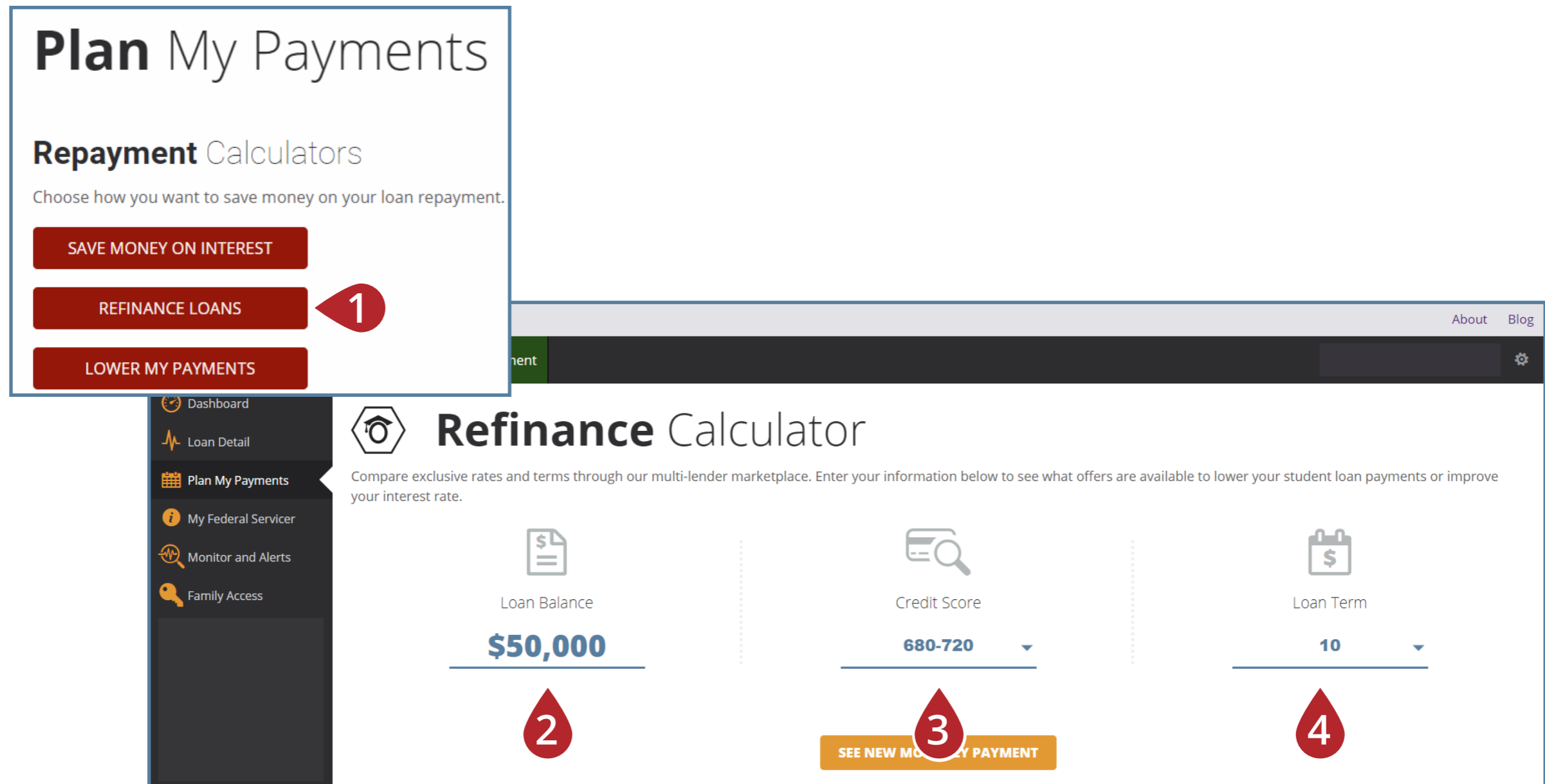
Paying **\$100** more per month could save you an estimated **\$3,293** in interest over the life of the loan. ⓘ

You will also repay your loans **2 years and 9 months** early.

Plan My Payments - Refinance Loans

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

1. Choose “Refinance Loans” under the Repayment Calculators.
2. Your loan balance should populate automatically. If you don’t see all of your loans click here.
3. Choose your best estimate for your credit score.
4. Select the loan term you would like to refinance for.



The screenshot shows the 'Plan My Payments' section of the IonManage website. A sidebar on the left contains navigation links: Dashboard, Loan Detail, Plan My Payments, My Federal Servicer, Monitor and Alerts, and Family Access. The main content area is titled 'Refinance Calculator' and includes the following elements:

- Repayment Calculators** section with three buttons: 'SAVE MONEY ON INTEREST', 'REFINANCE LOANS' (highlighted with a red callout '1'), and 'LOWER MY PAYMENTS'.
- Refinance Calculator** main form with the instruction: 'Compare exclusive rates and terms through our multi-lender marketplace. Enter your information below to see what offers are available to lower your student loan payments or improve your interest rate.'
- Loan Balance** field showing '\$50,000' with a red callout '2' below it.
- Credit Score** field showing '680-720' with a red callout '3' below it and a 'SEE NEW MONEY PAYMENT' button.
- Loan Term** field showing '10' with a red callout '4' below it.

Plan My Payments - Refinance Loans




We will never push somebody to refinance if it will not save them money on their payments.

4. If you're a good candidate for refinancing, you'll be presented with a lower monthly payment shown in green and an explanation of how much interest and time you can save.

5. If refinancing will not save you any money, the payment will appear in red and you'll be shown how much more time and money refinancing would cost you.

\$250/month




Current Monthly Payment: **\$308**

-  Reduce your monthly payment by **\$58**
-  Save **\$10,419** in interest paid
-  Pay off this loan **3 years** sooner

[SEE MY OPTIONS](#)

\$358/month

Current Monthly Payment: **\$308**

-  Increase your monthly payment by **\$58**
-  Pay **\$10,419** more in interest paid
-  Pay off this loan **1 year** later

[SEE MY OPTIONS](#)

Plan My Payments - Refinance Loans

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

6. Provide some additional information to receive personalized offers from select lenders.



Tell us about **you**

All fields are required.

My full name is

My address is

My work email address is

My telephone number is

I make per year

I am

My social security number is - -

My highest degree is a

From University

[SEE MY OPTIONS](#)

6

Plan My Payments - Refinance Loans

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

7. You'll be presented with offers from lenders that have prequalified you to refinance your loans. Compare each offer and choose the best option.

8. Select one loan and then "Apply for Selected Loan" to be redirected to the lender's website to complete the application.

Your Loan Options

These are the refinance options we found for you, based on the information you provided:

[Start Over](#)

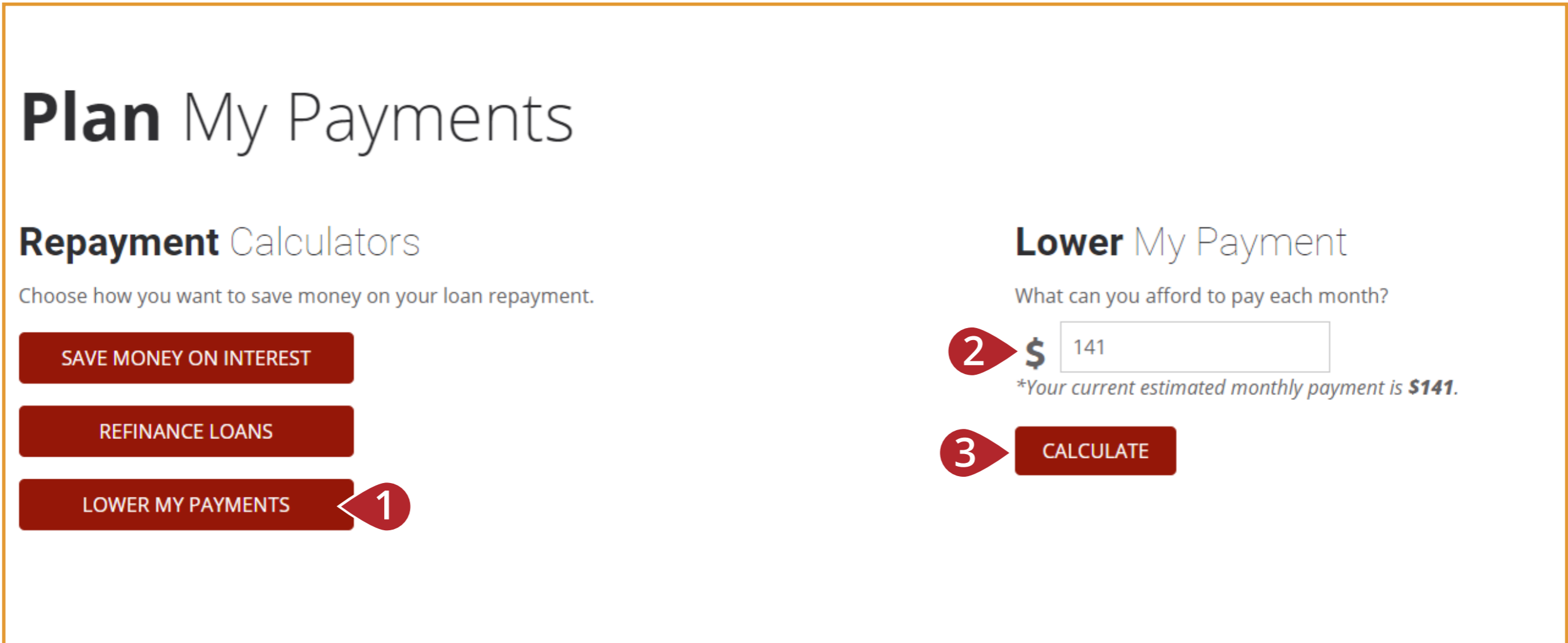
| LENDERS | LOAN AMOUNT | LOAN TERM | INTEREST RATE | PAYMENT |
|---|-----------------|-----------|---------------|------------------------|
| <input checked="" type="radio"/> Lender 1 | \$35,000 | 15 years | 1.23 percent | \$125 per month |
| <input type="radio"/> Lender 2 | \$35,000 | 15 years | 1.23 percent | \$125 per month |
| <input type="radio"/> Lender 3 | \$35,000 | 15 years | 1.23 percent | \$125 per month |

8 **APPLY FOR SELECTED LOAN**

When you choose to Apply, you will be sent to iontuition's lending partner to begin your application. We will share the information you have provided to help speed up the application process.

Plan My Payments - Lower My Payments

1. This repayment calculator determines which repayment plans you may qualify for to lower your monthly payment.
2. Enter an amount that is less than your current monthly payment.
3. Click calculate.



Plan My Payments

Repayment Calculators

Choose how you want to save money on your loan repayment.

- SAVE MONEY ON INTEREST
- REFINANCE LOANS
- LOWER MY PAYMENTS** 1

Lower My Payment

What can you afford to pay each month?

2 \$

Your current estimated monthly payment is **\$141.*

3 **CALCULATE**

Plan My Payments - Lower My Payments

4. The calculator will provide a possible repayment option. Click on VIEW INCOME DRIVEN REPAYMENT PLAN OPTIONS to continue.
5. Enter in additional information to view income driven repayment plans that meet your criteria and click CALCULATE.


◀ Back

You may be eligible for

REPAYE ⓘ

with starting payments estimated at **\$79/month**, increasing every 2 years to **\$302/month**.

[VIEW INCOME DRIVEN REPAYMENT PLAN OPTIONS](#) 4

 **Income Driven Repayment Eligibility**

We need a little more info to determine if you are eligible for payments estimated at about **\$100** per month.

Are you married?

* State:

* Number of members in your family:

* Current salary:

[CALCULATE](#) 5

Plan My Payments - Lower My Payments

- 6. The calculator will show which plans you may be eligible for. Click on the "i" symbols to read more information about how the plan works or details on estimates.
- 7. Our student loan counselors are available by phone or chat to answer your questions or help enroll you in a repayment plan.
- 8. Refinancing is also an option for lowering monthly payments.

The screenshot shows the 'Income Driven Repayment Eligibility' calculator interface. On the left, there are input fields for marital status (Single), state (Georgia), number of family members (1), and current salary (\$27,600), with a 'CALCULATE' button below. A red callout bubble with the number '8' points to the 'CALCULATE' button. On the right, a box displays two eligible plans: 'Income Based Repayment' (estimated between \$119 and \$338/month) and 'Revised Pay As You Earn' (estimated between \$119 and \$338/month). A green checkmark icon is positioned above the first plan. Red callout bubbles with the number '6' point to the 'i' information icons next to each plan name. A purple modal window titled 'IBR' is open, providing details about Income-Based Repayment. A red callout bubble with the number '6' points to the top of this modal. At the bottom of the page, a footer contains the text 'We can help you connect with your federal servicer.' and two buttons: 'CALL 1-855-456-2656' and 'CHAT'. A red callout bubble with the number '7' points to the 'CALL' button.

Monitor and Alerts

Customize how IonTuition notifies you about important updates.

1. Select where you would like to receive notifications: email or text.
2. Choose the type of alerts you would like to receive.
3. Set up payment reminders for other monthly bills.

The screenshot shows the 'Monitor and Alerts' settings page in the IonManage interface. The page is titled 'Monitor and Alerts' and is part of the 'Account Settings' menu. It is divided into three main sections, each highlighted with a red callout box containing a number:

- Section 1:** 'Where do you want to receive notifications?' This section contains two toggle switches: 'Email' (which is turned on) and 'Text Messages' (which is turned off).
- Section 2:** 'Which notifications would you like to receive?' This section is organized into three columns based on severity levels: 'HIGH', 'MEDIUM', and 'LOW'. Each level has a list of notification types with checkboxes. The 'HIGH' level has all notifications checked. The 'MEDIUM' level has 'Entered Consolidation' and 'Exited Default' checked. The 'LOW' level has all notifications unchecked.
- Section 3:** 'Payment Reminders' This section features an orange 'ADD REMINDER' button.

The left sidebar contains the following navigation items: Dashboard, Loan Detail, Plan My Payments, My Federal Servicer, Monitor and Alerts (highlighted), and Family Benefit. The top navigation bar includes the IonManage logo, a status indicator (Status: Unknown), and a support phone number (1-855-456-2656).


1. Click on “Family Benefit” to give a family member access to IonTuition. Add them by clicking “Add an Individual.”

Family Benefit

Authorize parents, family members, and other trusted persons to use IonTuition and access information on your student loans. You can modify these settings at anytime.

ADD AN INDIVIDUAL

IonTuition is not responsible for the conduct of individuals you've given access to, as specified in our Terms Of Use.



| Name | Email | Status | Share Loan Details | Remove |
|----------|-------------------|---------|-------------------------------------|--------------------------|
| John Doe | johndoe@email.com | Pending | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Family Benefit users will be able to use IonTuition the same as yourself with some exceptions:

- They won't have access to the Family Benefit tab.
- Their account is authorized by you and tied to your membership.
- They won't have access to employer contribution functions.

Family Benefit

2. A screen will appear asking for the individual's name and email address.
3. You also have the option to share your loan data with your family member.

Add an Individual

Name

Email

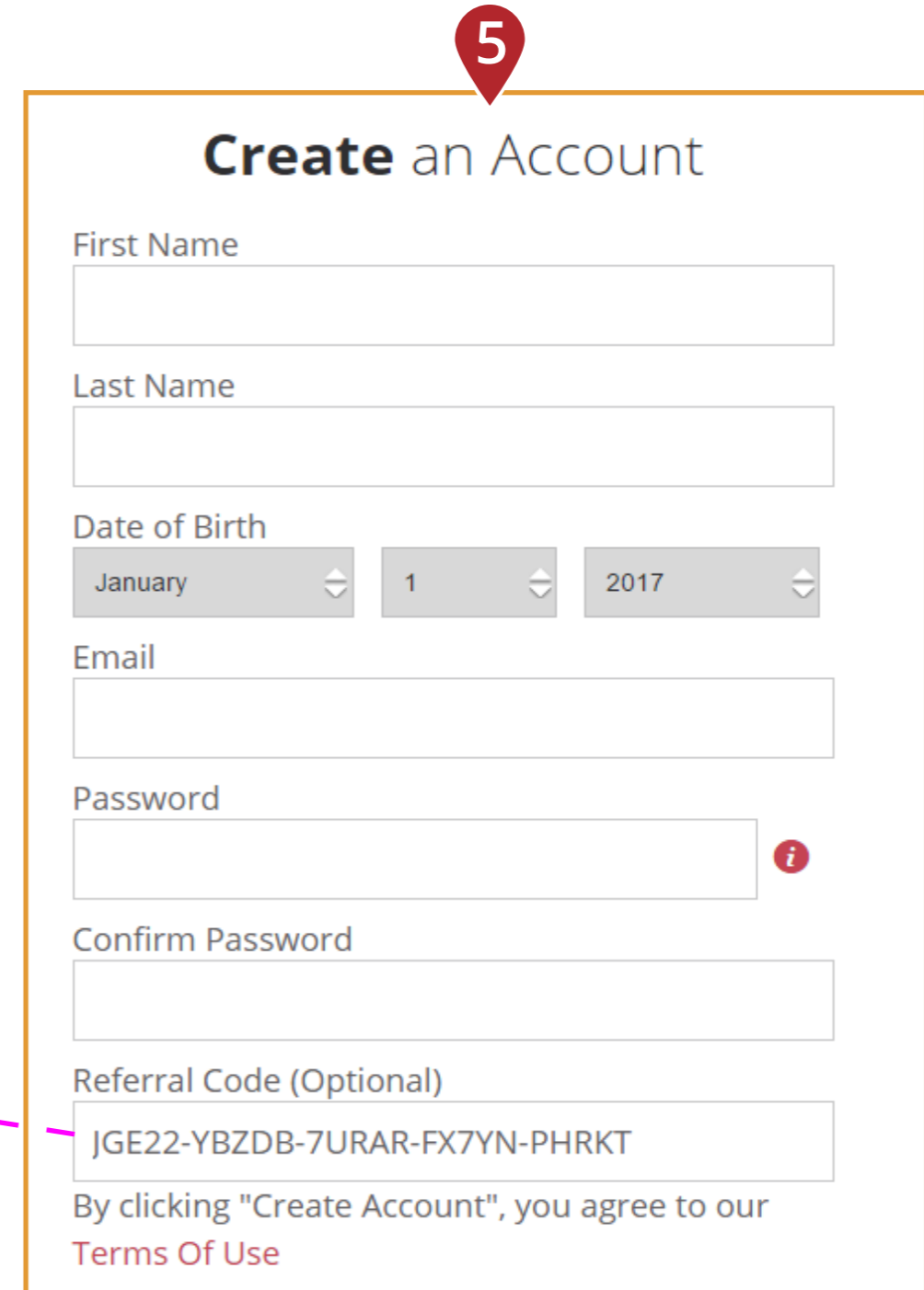
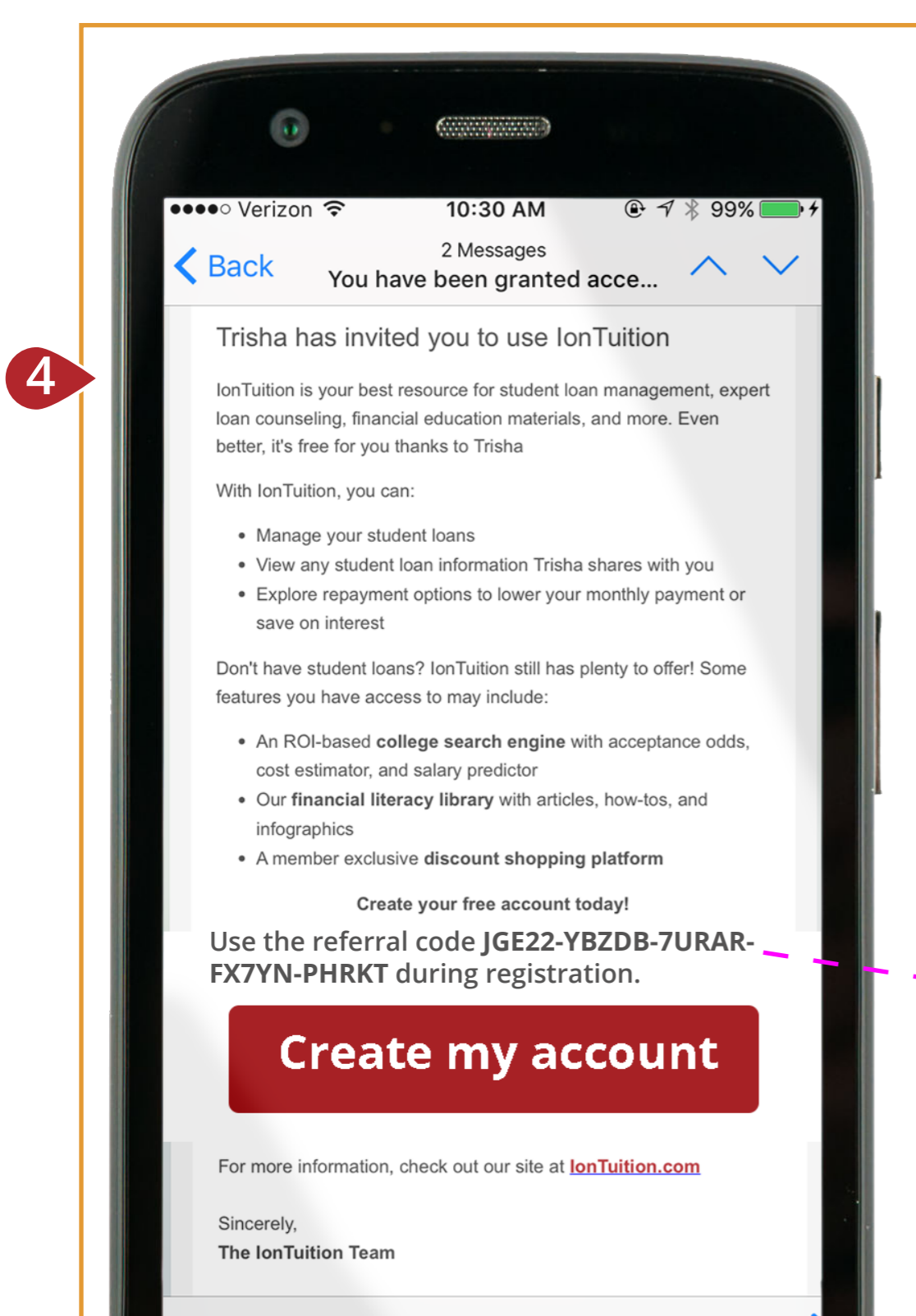
Share my loan data with above individual

ADD Cancel

Family Benefit

4. An email will be sent to your family member containing a link for them to create an account.

5. Your family member will be prompted to create their own account. The referral code should populate automatically.



Family Benefit

Your family member can now access IonTuition using their own account. They will be able to upload their own student loan information and access the same features you have (except employer contribution programs).

- 6. You can choose to share or unshare your loan detail at any time on your Family Access page.
- 7. You can remove your family member's account at any time on your Family Access page.

\$ Status: In Repayment | Need Support? Call 1-855-456-2656 | Welcome, Employee

Account Settings > Family Access

Family Benefit

Authorize parents, family members, and other trusted persons to use IonTuition and access information on your student loans. You can modify these settings at anytime.

ADD AN INDIVIDUAL

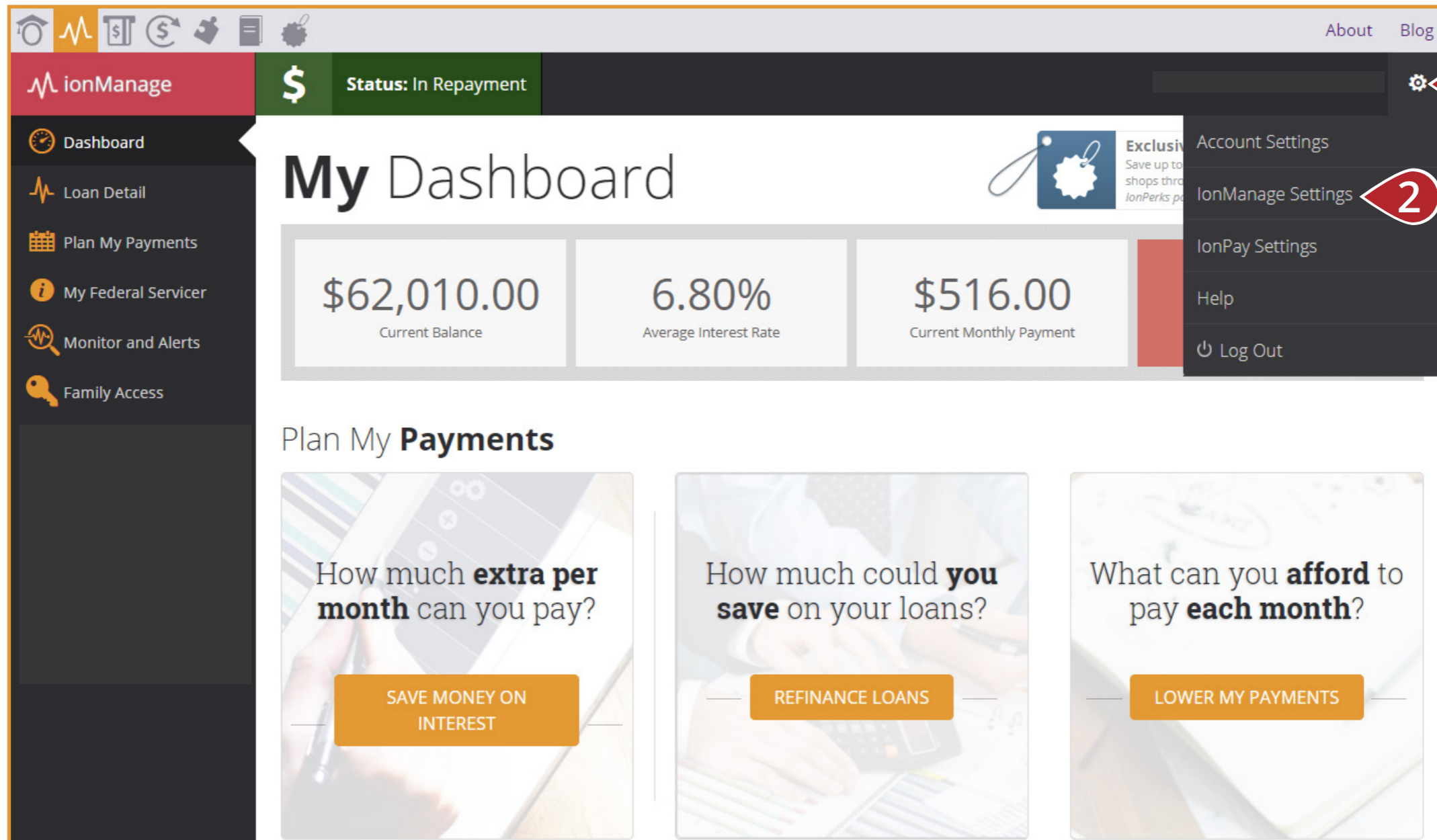
IonTuition is not responsible for the conduct of individuals you've given access to, as specified in our Terms Of Use.

| Name | Email | Status | Share Loan Details | Remove |
|----------|-------------------|---------|--|-----------------------------------|
| John Doe | johndoe@email.com | Pending | <input checked="" type="checkbox"/> 6 | <input type="checkbox"/> 7 |

Budget

You can create a personalized budget to manage your income and expenses.

1. Click on the gear on the top right of any page on IonManage.
2. Select "IonManage Settings" from the drop down menu.



Budget

You can create a personalized budget to manage your income and expenses.

3. Select "Budget"

The screenshot shows the IonManage Settings interface. At the top, there is a navigation bar with the IonManage logo, a status indicator 'Status: In Repayment', a support phone number 'Need Support? Call 1-855-456-2656', and a user greeting 'Welcome, Stuart Dent'. A left sidebar contains menu items: Dashboard, Loan Detail, Plan My Payments, My Federal Servicer, Monitor and Alerts, and Family Benefit. The main content area is titled 'IonManage Settings' and features six interactive tiles: 'Family Benefit' (with a 'AUTHORIZED' stamp), 'Monitor and Alerts' (with a gear icon), 'Linked Private Accounts' (with a hand icon), 'Linked Federal Accounts' (with a hand icon), 'Repayment Calculator' (with a target icon), and 'Budget' (with a piggy bank icon and a red notification bubble containing the number 3). At the bottom, a message reads 'We can help you connect with your federal servicer.' and there are two buttons: 'CALL 1-855-456-2656' and 'CHAT'.

Budget

You can create a personalized budget to manage your income and expenses.

4. Scroll down to manually input your monthly income, expenses, and student loan payment.
5. You can edit existing lines by clicking on the pencil icon, you can create new lines by clicking the “+” icon.

The screenshot displays the IonManage Budget interface. At the top, there is a navigation bar with the IonManage logo, a status indicator 'Status: In Repayment', and user information 'Welcome, Demo Testing'. A sidebar on the left contains navigation links: Dashboard, Loan Detail, Plan My Payments, My Federal Servicer, Monitor and Alerts, and Family Access. The main content area is titled 'Budget' and features a 'Summary of Income & Expenses' table, a 'Monthly Income' section, and a 'Monthly Expenses' section. A callout box with the number '4' points to a pencil icon next to the 'Work-Study' income entry. Another callout box with the number '5' points to a plus sign icon at the bottom of the 'Monthly Income' section, labeled 'Add an additional source of monthly income'. A 'Cash Remaining' widget shows '\$350'.

| Summary of Income & Expenses | |
|------------------------------|------------|
| Income | \$1,000.00 |
| Student Loan Payment | \$250.00 |
| Other Expenses | \$400.00 |
| Disposable Income | \$350.00 |

| Monthly Income | |
|--|------------|
| Work-Study | \$1,000.00 |
| Add an additional source of monthly income | |



Subscribe to IonCure

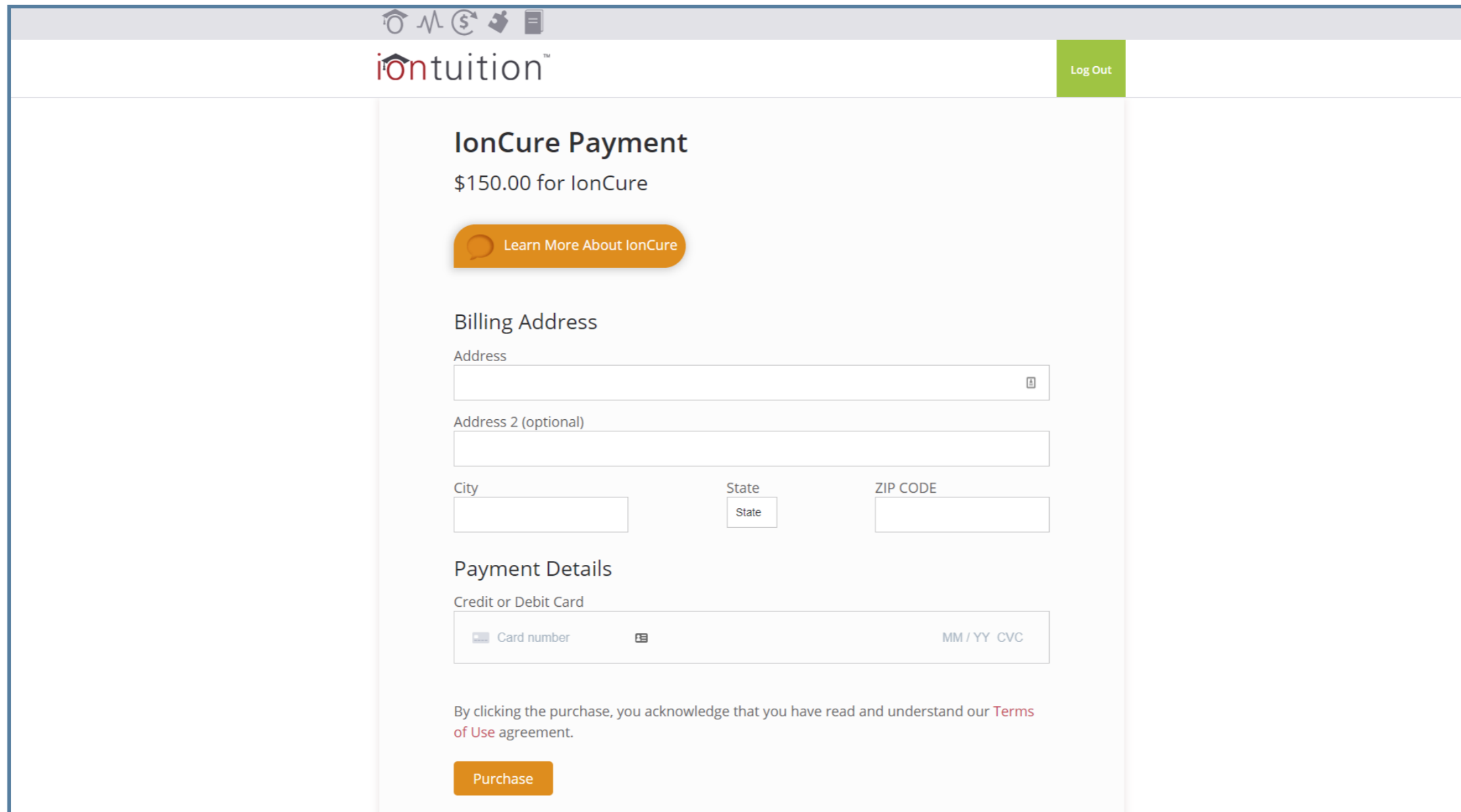
If you or a family member has defaulted on a student loan you are eligible to take advantage of our concierge advisors to help get out of default or delinquency.

Once you have loaded your loans into IonTuition with the default or delinquent status you'll be able to click on the IonCure button on the Dashboard.

The screenshot shows the IonManage dashboard interface. At the top, there is a navigation bar with the IonManage logo, a status indicator 'Status: Defaulted, Unresolved', and a support phone number 'Need Support? Call 1-855-456-2656'. A '1. Get IonCure' button is highlighted in the top right corner. Below the navigation bar, the main dashboard area is titled 'My Dashboard' and displays four key metrics: Current Balance (\$3,306.00), Average Interest Rate (5.41%), Current Monthly Payment (\$53.00), and Daily Interest Accrual (\$0.49). Under the 'Plan My Payments' section, there are three interactive cards: 'How much extra per month can you pay?' with a 'SAVE MONEY ON INTEREST' button, 'How much could you save on your loans?' with a 'REFINANCE LOANS' button, and 'What can you afford to pay each month?' with a 'LOWER MY PAYMENTS' button. At the bottom, there is a footer with the text 'We can help you connect with your federal servicer.' and two buttons: 'CALL 1-855-456-2656' and 'CHAT'.

Billing Information

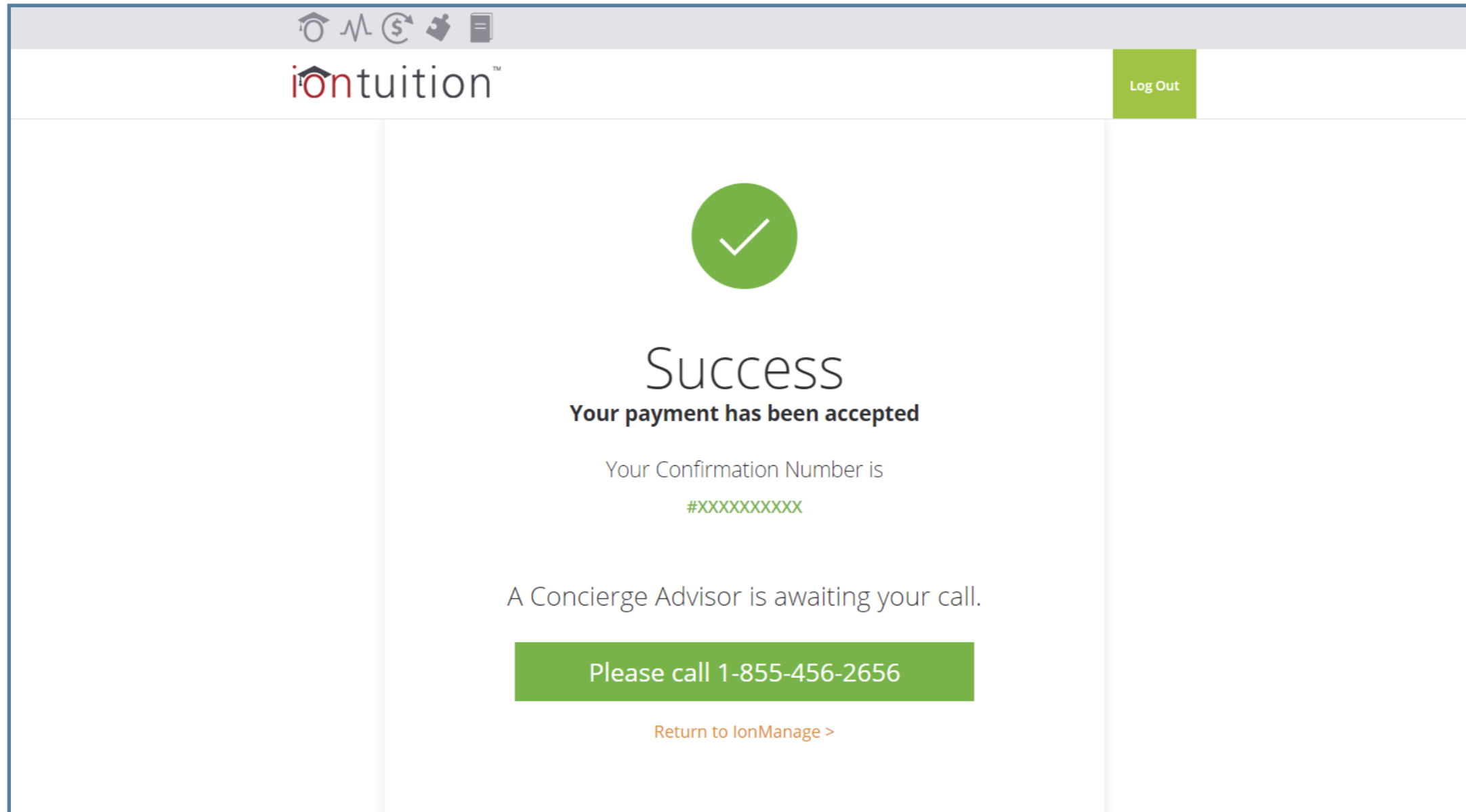
We want to make sure you get the quality service you deserve. Providing your billing information below and purchasing IonCure will allow our concierge advisors to help you through the entire process to get you out of default.

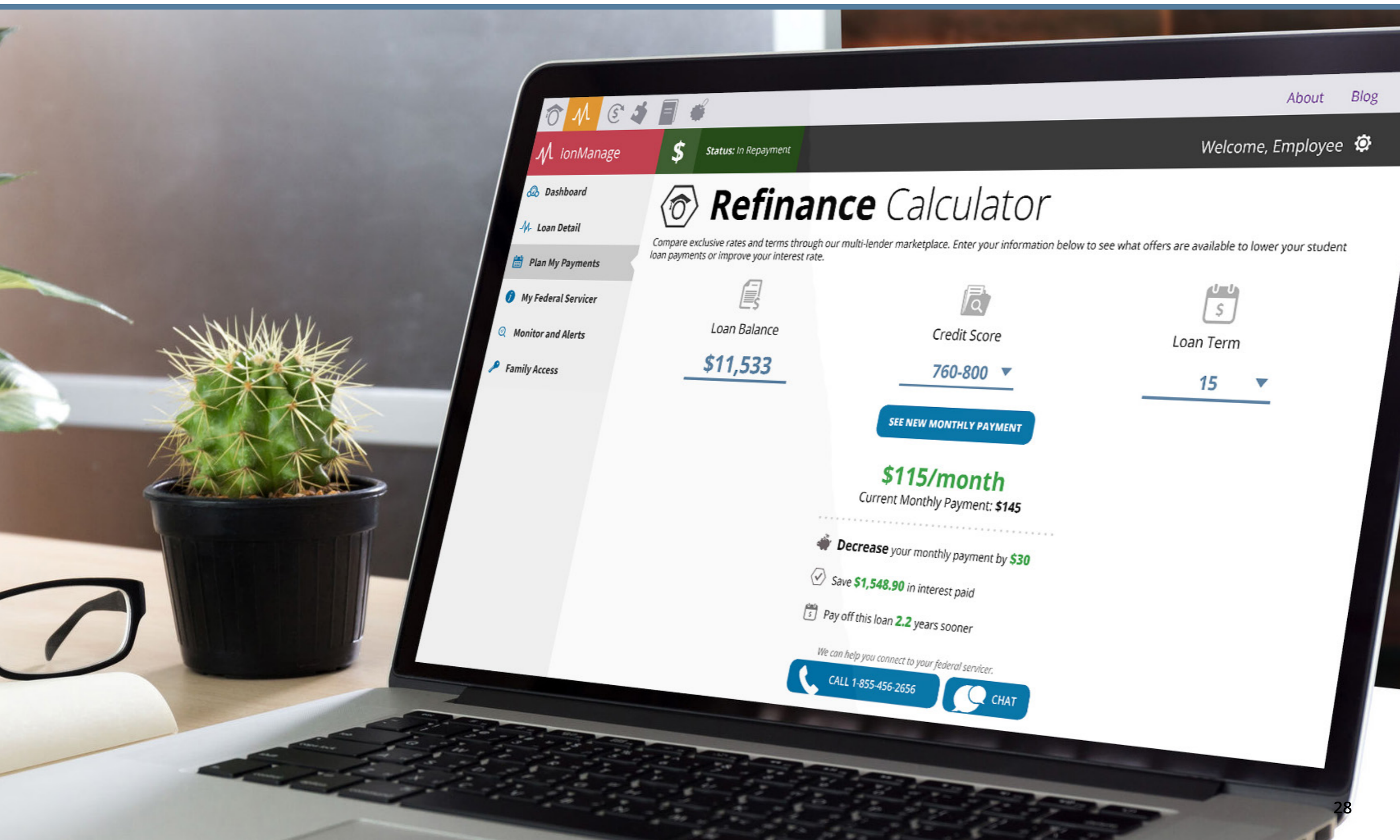


The screenshot shows a web browser window with the URL <https://www.iontuition.com> in the address bar. The page header includes the **iontuition™** logo and a **Log Out** button. The main content area is titled **IonCure Payment** and shows a payment amount of **\$150.00 for IonCure**. Below this is an orange button labeled **Learn More About IonCure**. The **Billing Address** section contains input fields for **Address**, **Address 2 (optional)**, **City**, **State**, and **ZIP CODE**. The **Payment Details** section includes a **Credit or Debit Card** input field with labels for **Card number** and **MM / YY CVC**. At the bottom, a disclaimer states: "By clicking the purchase, you acknowledge that you have read and understand our [Terms of Use](#) agreement." An orange **Purchase** button is located at the bottom of the form.







Confirmation

After you have purchased IonCure you'll be brought to a confirmation screen. There you will have the transaction ID for your records, and the phone number to reach a concierge advisor for immediate assistance.








 **IonManage** \$ Status: In Repayment

-  Dashboard
-  Loan Detail
-  Plan My Payments
-  My Federal Servicer
-  Monitor and Alerts
-  Family Access

Refinance Calculator



Compare exclusive rates and terms through our multi-lender marketplace. Enter your information below to see what offers are available to lower your student loan payments or improve your interest rate.

| | | |
|---|---|---|
|  Loan Balance \$11,533 |  Credit Score 760-800 ▾ |  Loan Term 15 ▾ |
|---|---|---|

SEE NEW MONTHLY PAYMENT

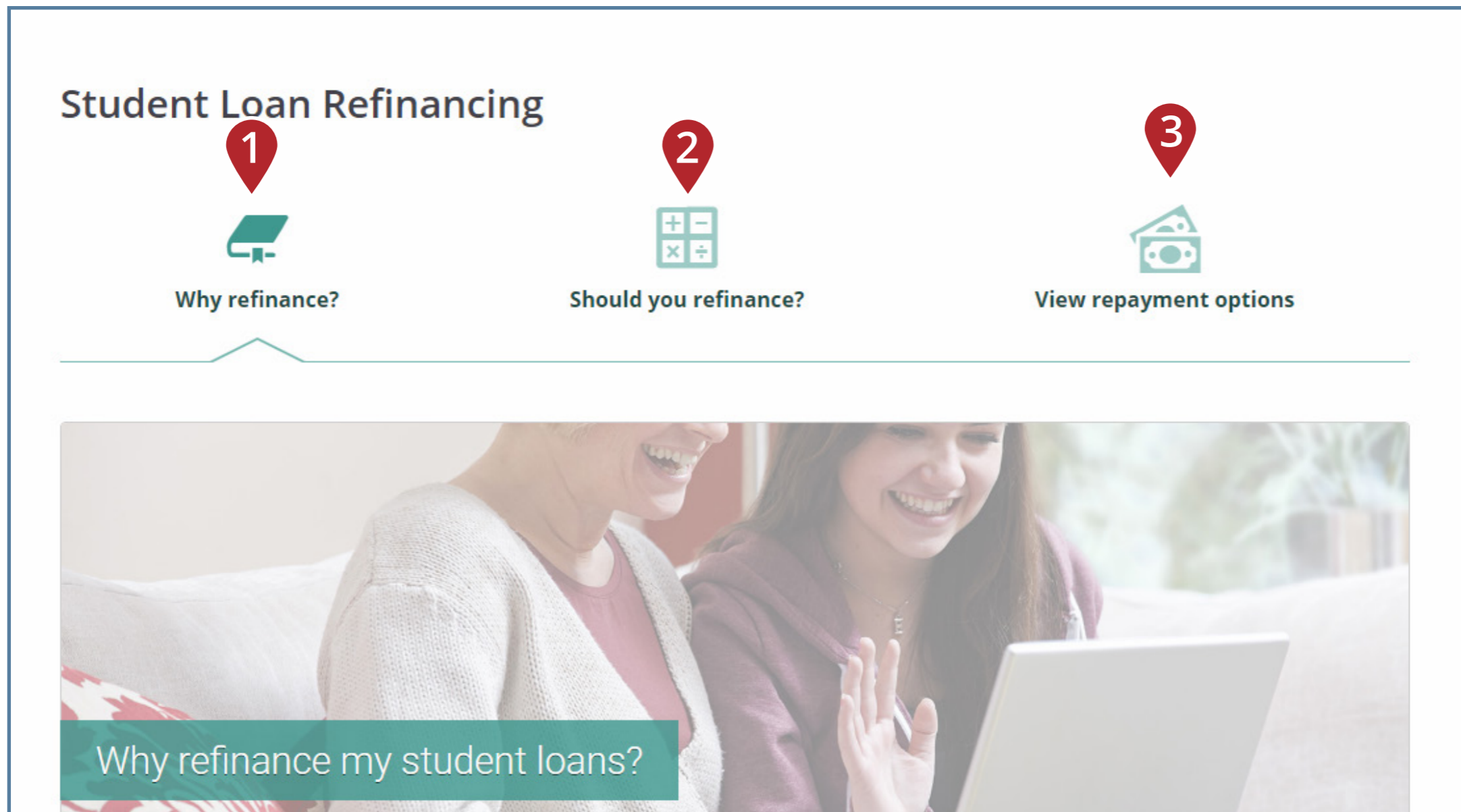
\$115/month
Current Monthly Payment: **\$145**

-  **Decrease** your monthly payment by **\$30**
-  Save **\$1,548.90** in interest paid
-  Pay off this loan **2.2** years sooner

We can help you connect to your federal servicer.
 **CALL 1-855-456-2656**  **CHAT**

Explore the advantages, disadvantages, and requirements for refinancing your student loans. IonRefinance includes three options to help users.

- 1. Why refinance?** - read about what happens to your student loans when you refinance.
- 2. Should you refinance?** - determine if you're a good candidate for refinancing
- 3. View repayment options** - explore repayment calculators



The screenshot displays the 'Student Loan Refinancing' section of the IonRefinance website. It features three main navigation options, each with a red location pin icon containing a number and a corresponding teal icon:

- 1** Why refinance? (Icon: graduation cap)
- 2** Should you refinance? (Icon: calculator)
- 3** View repayment options (Icon: house with dollar sign)

Below the navigation options is a large image of two women smiling while looking at a laptop. A teal banner at the bottom left of the image contains the text: "Why refinance my student loans?"

Why Refinance?

Refinancing often turns federal student loans into private loans. To inform users about how their repayment options may change after refinancing, we include content describing the difference between federal and private student loans.

1. Users can learn what will happen to their repayment options after they refinance.


| FEDERAL STUDENT LOANS | | PRIVATE STUDENT LOANS | |
|--|---|---|--|
| Income-driven repayment plans | Eligible for IBR, ICR, REPAYE, and PAYE | Some forms may be available through select lenders | |
| Deferment or forbearance | Eligible while in school, on active military service, or during times of financial hardship or illness. | May be available through select lenders | |
| Loan forgiveness | Eligible if employed in qualified public service or under some income-driven repayment plans. | Not eligible | |
| Rehabilitation | Yes, available for defaulted loans | Dependent on the lender | |
| Consolidation | Yes, through the Federal Direct Loan Program | May be available depending on lender and credit score | |
| Lower interest rate based on credit | No, interest rates are set by the federal government for all borrowers. | Yes, private lenders will often offer better interest rates to borrowers with stronger credit scores. | |


1


Should You Refinance?


Student loan lenders only approve well-qualified borrowers for refinancing.

1. IonRefinance includes the characteristics of a qualified candidate for refinance.


 Why refinance?


 Should you refinance?


 View repayment options



Should you refinance?

 **Good** candidates for refinancing will usually have...

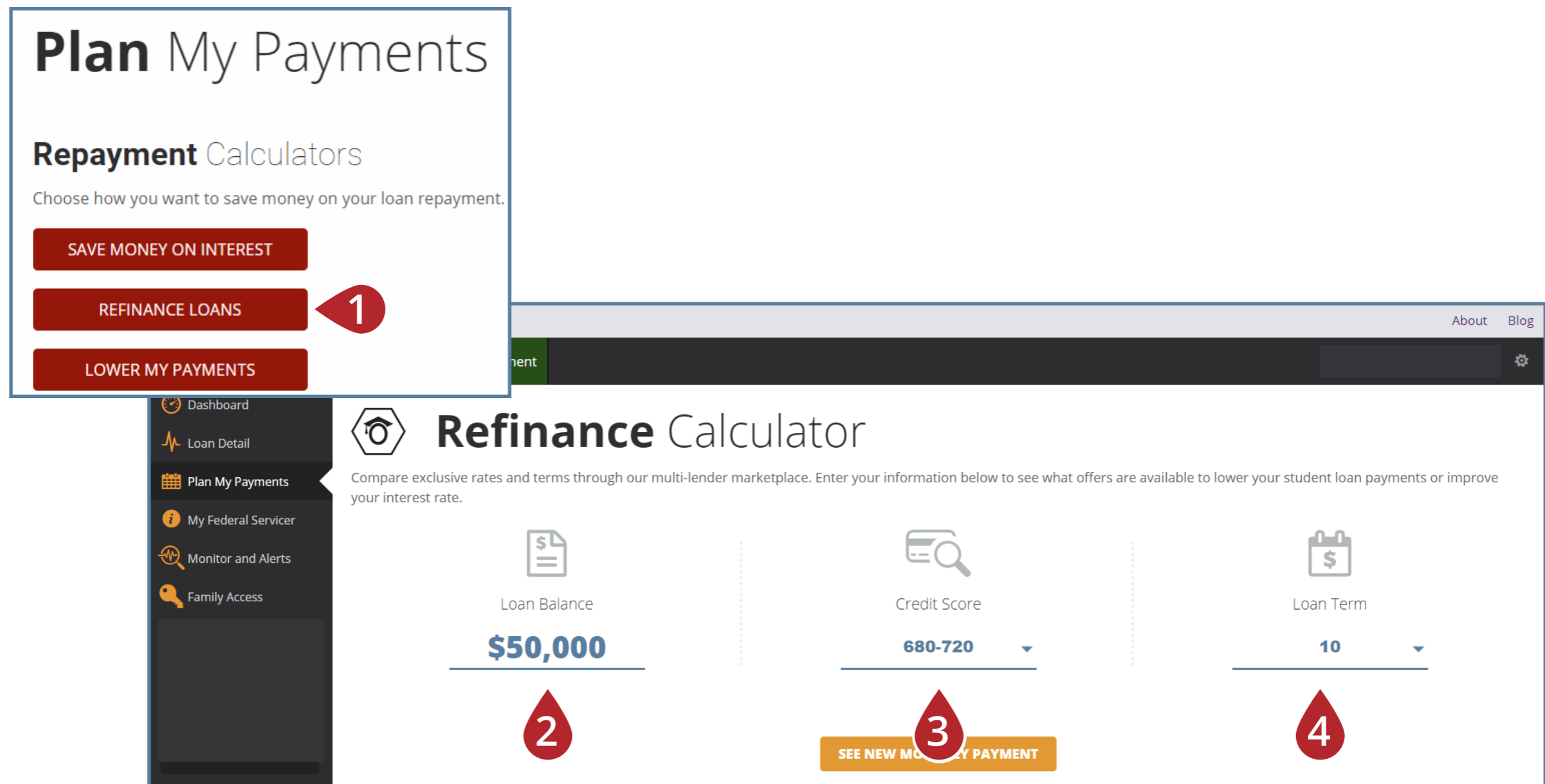
 **Poor** candidates for refinancing often have...

A credit score greater than 700  A low credit score

Refinance Calculator

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

1. Choose “Refinance Loans” under the Repayment Calculators.
2. Your loan balance should populate automatically. If you don’t see all of your loans click here.
3. Choose your best estimate for your credit score.
4. Select the loan term you would like to refinance for.



The screenshot shows the IonRefinance website's Refinance Calculator. A sidebar on the left contains navigation links: Dashboard, Loan Detail, Plan My Payments, My Federal Servicer, Monitor and Alerts, and Family Access. The main content area is titled "Refinance Calculator" and includes a sub-header "Repayment Calculators" with the instruction "Choose how you want to save money on your loan repayment." Below this are three buttons: "SAVE MONEY ON INTEREST", "REFINANCE LOANS" (highlighted with a red callout '1'), and "LOWER MY PAYMENTS". The calculator form has three input fields: "Loan Balance" with a value of "\$50,000" (callout '2'), "Credit Score" with a range of "680-720" (callout '3'), and "Loan Term" with a value of "10" (callout '4'). A "SEE NEW MONTHLY PAYMENT" button is located below the credit score field. The top right of the page has links for "About" and "Blog".

Refinance Calculator




We will never push somebody to refinance if it will not save them money on their payments.

4. If you're a good candidate for refinancing, you'll be presented with a lower monthly payment shown in green and an explanation of how much interest and time you can save.

5. If refinancing will not save you any money, the payment will appear in red and you'll be shown how much more time and money refinancing would cost you.

\$250/month




Current Monthly Payment: **\$308**

-  Reduce your monthly payment by **\$58**
-  Save **\$10,419** in interest paid
-  Pay off this loan **3 years** sooner

[SEE MY OPTIONS](#)

\$358/month

Current Monthly Payment: **\$308**


-  Increase your monthly payment by **\$58**
-  Pay **\$10,419** more in interest paid
-  Pay off this loan **1 year** later

[SEE MY OPTIONS](#)

Refinance Calculator

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

6. Provide some additional information to receive personalized offers from select lenders.



Tell us about **you**

All fields are required.

My full name is

My address is

My work email address is

My telephone number is

I make per year

I am

My social security number is - -

My highest degree is a

From University

[SEE MY OPTIONS](#)

6

Refinance Calculator

You can pre-qualify for student loan refinancing and view offers from multiple lenders.

7. You'll be presented with offers from lenders that have prequalified you to refinance your loans. Compare each offer and choose the best option.

8. Select one loan and then "Apply for Selected Loan" to be redirected to the lender's website to complete the application.

The screenshot displays a web interface titled "Your Loan Options" with a sub-header "These are the refinance options we found for you, based on the information you provided:". Below this is a "Start Over" link and a table of three lender offers. A red callout bubble with the number "7" points to the first lender's selection radio button. Below the table is a red callout bubble with the number "8" pointing to a red button labeled "APPLY FOR SELECTED LOAN". At the bottom, a green text block explains that clicking the button will redirect the user to the lender's website to complete the application.

| LENDERS | LOAN AMOUNT | LOAN TERM | INTEREST RATE | PAYMENT |
|---|-------------|-----------|---------------|-----------------|
| <input checked="" type="radio"/> Lender 1 | \$35,000 | 15 years | 1.23 percent | \$125 per month |
| <input type="radio"/> Lender 2 | \$35,000 | 15 years | 1.23 percent | \$125 per month |
| <input type="radio"/> Lender 3 | \$35,000 | 15 years | 1.23 percent | \$125 per month |

8 APPLY FOR SELECTED LOAN

When you choose to Apply, you will be sent to iontuition's lending partner to begin your application. We will share the information you have provided to help speed up the application process.



IonLearn

student loan educational library

Loan Consolidation

There are a couple types of consolidations available for students looking to consolidate their loans. Private Student loans in general cannot be consolidated into Federal Student Loans. However, Federal Student Loans can be consolidated into Private Student Loans. There are some clear advantages and disadvantages to consolidating your loans.

Consolidating your Federal Student Loans can make your life easier, but can also increase your total repayment amount. See the below video for some more information about Federal Student Loan Consolidation.

LOAN CONSOLIDATION

Advantages: SIMPLER,
REDUCE MONTHLY PAYMENTS
ACCESS TO REPAYMENT PLANS
SWITCH TO FIXED RATES
LONGER REPAYMENT TERMS

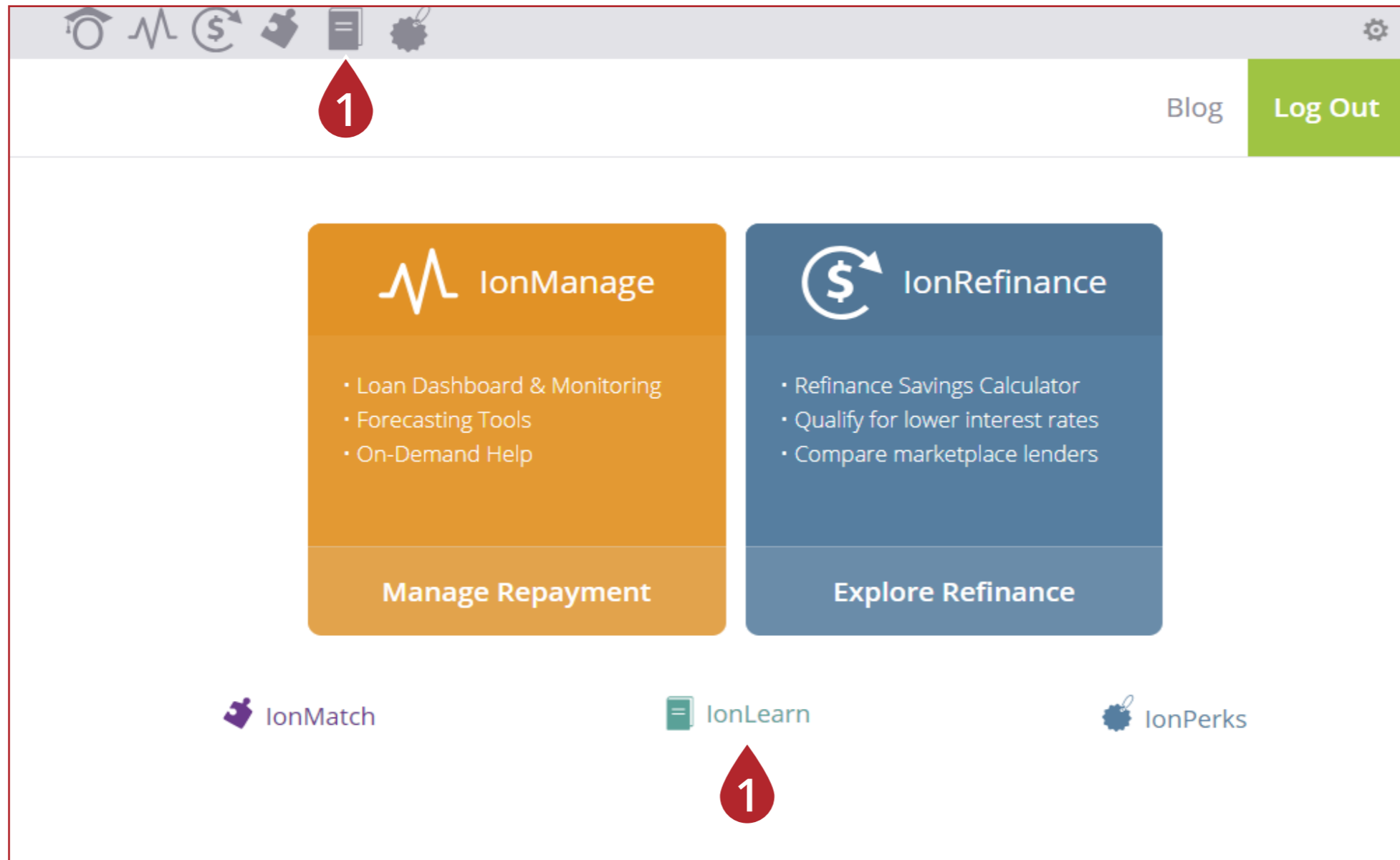
You can consolidate your Federal Student Loans into Private Consolidation loans if you can find the right lender, repayment plan and interest rate. You can also consolidate your private loans into a private consolidation loan as well. The main advantage: you may get a lower interest rate which will lower both your monthly payment and total repayment amount. But be wary before you sign the terms as private loans don't have the same repayment and total options (i.e. income driven repayment) or the ability to defer your loan payments in periods of economic hardship.



Student Loan Educational Library


IonLearn contains materials to improve your financial literacy.

1. To access IonLearn, go to the dashboard of your IonTuition account and click one of the IonLearn icons.




Financial Literacy


2. Financial Literacy Library: Read informative content on buying, saving, investing, and more.




There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and more are just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the resources you need to handle your money.




Financial Literacy




Forbearance




Deferment



Loan Consolidation





Defaulted Loans





Glossary


Financial Literacy Library



Borrowing



Buying


Higher Education


Income



Insurance


Investing



Saving

Buying


Budgeting



How to Manage Variable Costs




How to Stick to a Holiday Budget




How to Stretch a Budget in an Expensive City

Payments




How to Use a Checking Account



How to Use a Money Order or Cashier's Check


Student Loan Educational Library


3. Loan Forgiveness: See ways that your loans can be forgiven, canceled, or discharged.




There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and protecting your identity is just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the information you need to effectively handle your money.

Finance

 Debt

 **Loan Forgiveness**

Consolidation

 **Private Loans**


Loan Forgiveness

Type of Forgiveness, Cancellation, or Discharge

| Type | Direct Loans | FFEL Program Loans | Perkins Loans | |
|---|--------------|--------------------|---------------|---|
| Total and Permanent Disability Discharge | ✓ | ✓ | ✓ | ▼ |
| Death Discharge | ✓ | ✓ | ✓ | ▲ |
| <p>If you, the borrower, die, then your federal student loans will be discharged. If you are a parent PLUS loan borrower, then the loan may be discharged if you die, or if the student on whose behalf you obtained the loan dies.</p> <p>The loan will be discharged if a family member or other representative provides a certified copy of the death certificate to the school (for a Federal Perkins Loan) or to the loan servicer (for a Direct Loan or FFEL Program loan). For more information, contact your loan servicer.</p> | | | | |
| Discharge in Bankruptcy (in rare cases) | ✓ | ✓ | ✓ | ▼ |
| Closed School Discharge | ✓ | ✓ | ✓ | ▼ |
| False Certification of Student Eligibility or Unauthorized Payment Discharge | ✓ | ✓ | ✓ | ▼ |

Student Loan Educational Library

4. Loan Consolidation: Watch a video to learn if loan consolidation is right for you.




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Loan Consolidation

There are a couple types of consolidations available for students looking to consolidate their loans. However, Federal Student Loans in general cannot be consolidated into Federal Student Loans. However, Federal Student Loans can be consolidated into Private Student Loans. There are some clear advantages and disadvantages to consolidating loans.


Consolidating your Federal Student Loans can make your life easier, but can also increase your monthly payment amount. See the below video for some more information about Federal Student Loan Consolidation.




You can consolidate your Federal Student Loans into Private Consolidation loans if you can find a private lender with a reasonable repayment plan and interest rate. You can also consolidate your private loans into a private consolidation loan as well. The main advantage: you may get a lower interest rate which will lower both your monthly payment and the total amount you pay over the life of the loan. But be wary before you sign the terms as private loans don't have the same protections as federal loans.




Forbearance




Loan Forgiveness



Loan Consolidation




Private Loans




Glossary

Student Loan Educational Library


5. Glossary: Look up definitions of various terms related to student loans.




There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and protecting your identity is just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the information you need to effectively handle your money.




Forbearance




Loan Forgiveness



Loan Consolidation



Private Loans



Glossary

Balance Date

The effective date for the principal, interest and fee balances on a loan.

[Back To Top](#)

Borrower

The person who receives loan funds and is legally obligated to repay those proceeds, with interest, according to the conditions established in a promissory note.

[Back To Top](#)

Canceled Amount

The portion of a loan (other than Perkins), in dollars, that was canceled, either before or after the loan was disbursed.

[Back To Top](#)

Cancellation


Releasing a borrower from the obligation to repay all or a portion of his or her loan. This generally includes discharge or forgiveness of the balance, including unpaid interest.

[Back To Top](#)


Capitalization

Student Loan Educational Library


6. Forbearance: Learn more about forbearance, including the two types and how to request it.




There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and protecting your identity is just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the information you need to effectively handle your money.




Forbearance



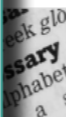
Loan Forgiveness



Loan Consolidation



Private Loans



Glossary

6

If you qualify for forbearance, you likely qualify for something better. Use this payment-free period to get your paperwork in and set up a long-term solution. **Talk to a counselor** about your situation and find the right affordable repayment option for you.

When you are on enrolled in an income-driven repayment plan, even \$0 monthly minimum payments count toward loan forgiveness requirements. The time you spend in forbearance does not. Using more forbearance time than needed can set you back and keep you in debt for longer than necessary.

[Contact A Counselor](#)

Learn More About Forbearance

If you can't make your scheduled loan payments, but don't qualify for a deferment, your loan servicer may be able to grant you a forbearance. With forbearance, you may be able to stop making payments or reduce your monthly payment for up to 12 months. Interest will continue to accrue on your subsidized and unsubsidized loans (including all PLUS loans).

There are two types of forbearances: Discretionary and Mandatory.


Discretionary Forbearance

For discretionary forbearances, your lender decides whether to grant forbearance or not. You can request a discretionary forbearance for the following reasons: Financial hardship or Illness


Mandatory Forbearance

Student Loan Educational Library


7. Deferment: Read about situations where you may request a deferment on your federal student loans.




There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and protecting your identity is just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the information you need to effectively handle your money.




Financial Literacy




Forbearance




Deferment



Loan Consolidation



Defaulted Loans




Glossary


| Situations When You May Apply for Deferment | | | |
|--|--------------|--------------------|---------------|
| Loan Servicer | Direct Loans | FFEL Program Loans | Perkins Loans |
| During a period of at least half-time enrollment in college or career school | ✓ | ✓ | ✓ |
| During a period of study in an approved graduate fellowship program or in an approved rehabilitation training program for the disabled | ✓ | ✓ | ✓ |
| During a period of unemployment or inability to find full-time employment (for up to 3 years) | ✓ | ✓ | ✓ |
| During a period of economic hardship (includes Peace Corps service) (for up to 3 years) | ✓ | ✓ | ✓ |
| During a period of service qualifying for Perkins Loan discharge/cancellation | ✓ | ✓ | ✓ |
| During a period of active duty military service during a war, military operation, or national emergency | ✓ | ✓ | ✓ |
| During the 13 months following the conclusion of qualifying active duty military service, or until you | | | |

Student Loan Educational Library


8. Defaulted Loans: Compare your options for recovery if you have defaulted on your student loans.




There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and protecting your identity is just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the information you need to effectively handle your money.




Financial Literacy




Forbearance




Loan Forgiveness




Deferment



Loan Consolidation





Defaulted Loans





Glossary


Defaulted Loans



Rehabilitation


Consolidation


Compromise


Partial Payment


Disability


Cancellations


Loan Rehabilitation

Loan Rehabilitation is an excellent way to get a fresh start. Provided you have eligible loans, you may be able to:


- Enter into a repayment agreement based on your income regardless of your loan balance
- Remove your loan from federal default once your loan funds and is assigned to a servicer
- After making 6 consecutive and qualifying monthly payments the default on these loans will not prevent you from receiving [Title IV Aid](#) provided there are no other blocks. If you have other student loans in default, that are being serviced elsewhere, you will need to resolve those defaulted student loans. You can only reinstate your Title IV once; and you must continue to make payments under the repayment schedule in effect or you will lose Title IV eligibility.
- After you complete the program and your loan is transferred to the new servicer any remaining [collection fees](#) on your loan(s) will be waived.
- After you complete the program and your loan is transferred to the new servicer you will no longer be subject to having your [taxes offset](#) as a result of these loans; however if you are certified for offset, you will be offset until the account is transferred to the new servicer. Entering into the rehabilitation program will not stop the offset.

Student Loan Educational Library


9. Private Loans: Find answers to frequently asked questions about private student loans.




There is more to managing money than just depositing a paycheck. Budgeting, saving, managing debt, and protecting your identity is just the tip of the iceberg in taking control of your personal finances. IonLearn gives you all the information you need to effectively




How much do you know about **private student loans**?



Debt



Loan Forgiveness



Private Loans

Find answers to frequently asked questions below.

- ▼ How are **private** student loans different from **federal** student loans?
- ▼ How do I **lower** my private student loan payments?
- ▲ What are some **reasons** for taking out a private student loan?
 - ☉ You've **maxed out** your **federal** loans
 - ☉ You're **refinancing** loans for a lower interest rate
 - ☉ You **do not qualify** for federal aid
- ▼ What should I do **before** I apply for a private student loan?