You could double your discount.

With lower rates and an exclusive 0.125%[1] rate discount through refinancing, you could stack your savings and be looking at a double discount—**totaling 0.250%**—on your student loan payment. But don't wait—this **limited-time offer is good from 8/15/26 through 11/15/26.**

Lower rates. Stacked savings.

Refinancing your student loans through SoFi at Work could be a win-win—not only could you save big with lower rates but you could get an **exclusive 0.125%[1] rate discount**—that's an addition to your current employer discount through SoFi at Work.



How refinancing could benefit you:

- A lower rate could reduce the cost of your student loans.
- A shorter term may help you pay them down sooner.
- Potentially help you save money for personal goals.
- Possibly lessen the stress brought on by debt.

www.SoFi.com/Womble

Checking won't affect your credit score.†

Got questions? We've got answers. Call 833-277-7634. Monday–Thursday: 5 AM–7 PM PT | Friday–Sunday: 5 AM–5 PM PT

†To check the rates and terms you qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

Products available from SoFi on the Dashboard may vary depending on your employer preferences.

Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY TERMS AND DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME. To qualify for refinancing, you must fulfill all SoFi eligibility requirements. SoFi only refinances student loans totaling at least $5,000 that you used to fund tuition at an eligible Title IV accredited school where you were enrolled at least 50% time. Loans currently being used to fund education for actively enrolled students are not eligible for refinancing. For more detail, see SoFi.com/eligibility. **Lowest rates reserved for the most creditworthy borrowers. You may pay more interest over the life of the loan if you refinance.**

Notice: SoFi Refinance Student Loans are private loans. When you refinance federal loans with a SoFi loan, YOU FORFEIT YOUR ELIGIBILITY FOR ALL FEDERAL LOAN BENEFITS, including all flexible federal repayment and forgiveness options that are or may become available to federal student loan borrowers including, but not limited to: Public Service Loan Forgiveness (PSLF), Income-Based Repayment, Income-Contingent Repayment, extended repayment plans, PAYE or SAVE. Information current as of 5/19/26 and subject to change. SoFi Refinance Student Loans are originated by SoFi Bank, N.A. Member FDIC. NMLS #696891 (www.nmlsconsumeraccess.org).

[1]**0.125% rate discount** refers to a discount on SoFi's standard rates for refinancing your student loan. Additional terms and conditions apply. Offer good for new student loan refinance applications only and subject to lender approval. To receive the offer, you must: (1) Apply through this landing page/your SoFi at Work Dashboard or Benefits Portal between 8/15/2026 and 11/15/26; (2) complete a loan application with SoFi within 90 days of checking your rate; and (3) fulfill all of SoFi's underwriting criteria. Once conditions are met and the loan has been disbursed, the interest rate shown in the Final Disclosure Statement will include a 0.125% rate discount. Offer available on new student loan refinance applications only. Cannot be combined with other rate discounts, with the exception of the 0.250% autopay rate discount, the 0.125% Member Rate Discount, and any other applicable At Work discount. SoFi reserves the right to change or terminate the Rate Discount Program to unenrolled participants at any time with or without notice.

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