OUR 2019-2020 SCHOOL YEAR LOANS

LOAN PROGRAM OVERVIEW New student loans of $3,001 up to $10,000 per school year will be granted to residents of eligible states enrolled as undergraduates in bachelor's degree or equivalent- granting programs at eligible schools (or will be at time of loan funding).

Funding U offers fixed interest rate loans, without a cosigner, to students who are serious about their academic success and post-grad career. Eligibility is determined by several factors, including: school graduation rate, class hours completed, estimated graduation date, academic record, major, and other certifications; employment or internship experience; and, other academic and non-academic activities that demonstrate the borrower is working hard towards academic and professional goals and are on track to be able to repay debt accrued.

Eligibility is also limited by State of permanent residence. Visit our website at www.funding-university.com to see where loans are currently available. Terms and conditions vary by state. Not all loans are available in all states.

DISBURSEMENT Loan proceeds will be sent DIRECTLY to student borrowers around the time classes begin. Funding U will require documentation to verify your registration and certify your loan need prior to disbursement.

REPAYMENT TERMS New Undergraduate loans for the 2019-2020 school year will have an Annual Percentage Rate (APR) of 7.99% to 13.49% with AutoPay discount of 0.5%. All loans have a fixed interest rate range of 7.99% to 14.49% with Autopay or 8.49% or 14.99% without Autopay. The interest rate is fixed, which means that even if market rates change, your monthly payment will remain the same. There is no origination fee. Interest accrues while you are in school.

In-school partial payments: Students will pay $20 monthly as a "Fixed Payment" while enrolled in school. These payments will be reported to credit agencies like other student loans. Repayment will begin 6 months following graduation. All loans have a 10 year repayment term (paid monthly over 120 months starting 6 months after graduation).

The lowest projected post grad monthly payment loan option has a 7.99% Annual Percentage Rate (APR) is based on a $10,000 loan and reflects a minimum 9 month $20 Fixed Payment period, no origination fee, and a monthly principal and interest payment of $126.36 for 10 years (120 periods), with the first payment due on the first day of the month following the end of the grace period.

The highest projected post grad monthly payment loan option has a 13.99% Annual Percentage Rate (APR) is based on a $10,000 loan and reflects a maximum 51-month $20 Fixed Payment period, no origination fee, and a monthly principal and interest payment of $247.57 for 10 years (120 periods), with the first payment due on the first day of the month following the end of the grace period.

IN-SCHOOL FOREBEARANCE OPTIONS Up to 51 months No ($0) payments.
POST-GRAD FOREBEARANCE OPTIONS Up to 24 months minimum ($30) payments.

PREPAYMENT PENALTIES There is no prepayment penalty on your loan.

Additional details, terms & conditions will be included in each loan offer.

Examples

Fixed Rate Loan [1]

Repayment Options	Lowest APR: w/ Autopay	Highest APR: w/o Autopay
Loan Amount	$10,000	$10,000
Fixed Interest Rate[2]	7.99%	14.99%
APR[3]	7.99%	13.99%
Monthly Fixed Payment[4] (while in school)	$20.00	$20.00
Principal Amount of Loan at Repayment[5]	$10,000.00	$10,000.00
Monthly Principal & Interest Payment[6] (after deferral period)	$126.36	$247.57
Loan Term	120 months (10 yrs)	120 months (10 yrs)
Total Paid Over 120 Months & Interest Only Period[7]	$15,343.20	$30,728.40

1. Repayment examples are for illustrative purposes only. Actual rate and payment may vary. The loan terms described are applicable to the 2019-2020 academic year and are subject to change. Fixed rates disclosed are effective as of 6/1/2019. Funding U Loans are subject to credit approval.

2. Funding University only offers a fixed rate loan, current interest rates range from 7.99% to 14.99%.

3. Annual percentage rate (APR) is a measure of what a loan will cost and takes into account the interest rate, loan amount, repayment term and the timing of all payments. Fixed rate APRs currently range from 7.99% APR to 13.99% APR.

4. The monthly $20 Fixed Payment is the payment that will be made during the deferment period where the borrower is required to make payments while in school. After deferment (and any forbearance period), full principal and interest repayments will begin.

5. Principal loan amount at repayment is the loan amount at disbursement plus any unpaid interest owed during the deferment period. Unpaid deferred interest is capitalized (added to principal) at the time the loan enters repayment.

6. Estimated monthly payment examples are based on the loan amount, rate, repayment term and repayment option disclosed in the chart. Payment example for repayment of principal under the Fixed Payment loan assumes the borrower remains in school for 3-45 months with an additional 6-month grace period prior to entering repayment. All examples assume 30 days to first payment upon entering repayment. This is a fixed rate loan, the monthly payment will remain fixed for the term of the loan. Minimum monthly payments for either rate option will be $20 (based on minimum $3,001 loan amount).

7. Total paid is the estimated amount of the loan upon repayment of the principal and interest over the term of the loan.

Please note: Funding U reserves the right to modify or discontinue any or all terms of this program at any time without notice. Loans may be sold to other financial organizations, however the interest rates and term of the loan will not change if a loan is sold. Funding U student loans are subject to credit approval.

You are encouraged to explore all scholarship, grant and federal borrowing options before applying for a private loan.

Funding University, Inc. does not provide accounting, tax or legal advice.

For more please see our Student Loan Fixed Rate Application & Solicitation Disclosure on our website