





# How interest rates can save you money





## Advantage Education Loan Savings vs. Other Private Loan Lenders (Lowest APRs)

LENDER	RATE	INTEREST PAID			WHAT YOU SAVE WITH US		
		On a \$10,000 loan	On a \$15,000 loan	On a \$20,000 loan	On a \$10,000 loan	On a \$15,000 loan	On a \$20,000 loan
 Advantage Loan	3.50%*	\$1,866	\$2,799	\$3,733			
Lender 1	4.06%	\$2,184	\$3,276	\$4,367	\$318	\$477	\$634
Lender 2	4.53%	\$2,454	\$3,681	\$4,908	\$588	\$882	\$1,175
Lender 3	4.54%	\$2,460	\$3,690	\$4,920	\$594	\$891	\$1,187
Lender 4	4.72%	\$2,564	\$3,846	\$5,129	\$698	\$1,047	\$1,396
Lender 5	4.74%	\$2,576	\$3,864	\$5,152	\$710	\$1,065	\$1,419
Lender 6	4.74%	\$2,576	\$3,864	\$5,152	\$710	\$1,065	\$1,419
Lender 7	4.89%	\$3,023	\$4,535	\$6,046	\$1,157	\$1,736	\$2,313
Lender 8	5.45%	\$2,993	\$4,490	\$5,987	\$1,127	\$1,691	\$2,254

Based on the **lowest fixed APRs** available from each lender and a 10-year repayment term, as of Dec2019.

\*Includes 0.25% autopay discount.

## Advantage Education Loan Savings vs. Other Private Loan Lenders (Highest APRs)

LENDER	RATE	INTEREST PAID			WHAT YOU SAVE WITH US		
		On a \$10,000 loan	On a \$15,000 loan	On a \$20,000 loan	On a \$10,000 loan	On a \$15,000 loan	On a \$20,000 loan
 Advantage Loan	6.99%**	\$3,927	\$5,890	\$7,854			
Lender 1	7.04%	\$4,313	\$6,470	\$8,626	\$386	\$580	\$772
Lender 2	9.74%	\$5,719	\$8,578	\$11,438	\$1,792	\$2,688	\$3,584
Lender 3	10.72%	\$6,340	\$9,511	\$12,681	\$2,413	\$3,621	\$4,827
Lender 4	11.05%	\$6,564	\$9,846	\$13,128	\$2,637	\$3,956	\$5,274
Lender 5	11.35%	\$6,769	\$10,153	\$15,537	\$2,842	\$4,263	\$7,683
Lender 6	11.79%	\$7,071	\$10,607	\$14,142	\$3,144	\$4,717	\$6,288
Lender 7	12.04%	\$7,244	\$10,866	\$14,489	\$3,317	\$4,976	\$6,635
Lender 8	12.49%	\$7,558	\$11,337	\$15,116	\$3,631	\$5,447	\$7,262

Based on the **highest fixed APRs** available from each lender and a 10-year repayment term, as of Dec2019.

\*\*Does not include autopay discount.