

2 years, 2 months, and 3 weeks 'til graduation


But who's counting?



Learn more or apply online today at upromise.com/undergrad or call 1-800-973-3189

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Upromise, Inc.
117 Kendrick Street, Suite 200
Needham, MA 02494
upromise.com



She is...

and she's also counting on a

Upromise Student Loan

to get her there



College can be tough these days and your student will find studying a lot easier if she doesn't have to worry about bills. Even this late in the semester, they may still be coming in ... or maybe she's already worrying about next year. In either case, a Upromise Student Loan will put her mind at ease ... so she can concentrate on getting through.

With a Upromise Student Loan, funded by Charter One Bank, your student can:

- Apply online or by phone in as little as 15 minutes
- Borrow up to the total estimated annual cost of attendance (\$30,000 maximum)
- Receive a check in as few as 5 business days after processing of completed application
- Pay for most college expenses
- Defer repayment until after graduation*

Best of all, you can use your Upromise savings to help pay down the loan.**

Apply for the Upromise Student Loan today at upromise.com/undergrad! To speak with a student loan representative, call 1-800-973-3189 24 hours a day, 7 days a week.

Apply with a co-signer!

Most students need a co-signer to qualify. And applying with a qualified co-signer can help you get a better rate!

* Undergraduates may choose to defer repayment until 6 months after graduation or the end of at least halftime enrollment. Immediate repayment and interest-only repayment options are also available.

** You may use all or a portion of your Upromise savings to help pay down the loan by setting up periodic automated transfers to the loan account.

The lender for the Upromise Student Loan is Charter One Bank, N.A., Member FDIC and Equal Opportunity Lender. Upromise is not a loan broker or lender. Upromise does not broker or make loans and is not engaged in the business of making or brokering loans. Upromise does not procure, solicit, offer, arrange, place, find, obtain, endorse, negotiate, originate or process loans, or assist or advise anyone in obtaining, procuring or making a loan (or attempt or represent that it will to do any of the foregoing). Upromise does not participate in credit decisions in connection with loans. Upromise is not an agent for any lender (we refer to these as "Lenders"), or for any consumer or for any person seeking a loan. Upromise's services on behalf of any Lender in connection with any loan are limited to administrative and marketing services. Upromise does not guarantee that completing an application for credit will result in your receiving a loan or credit card from a Lender.