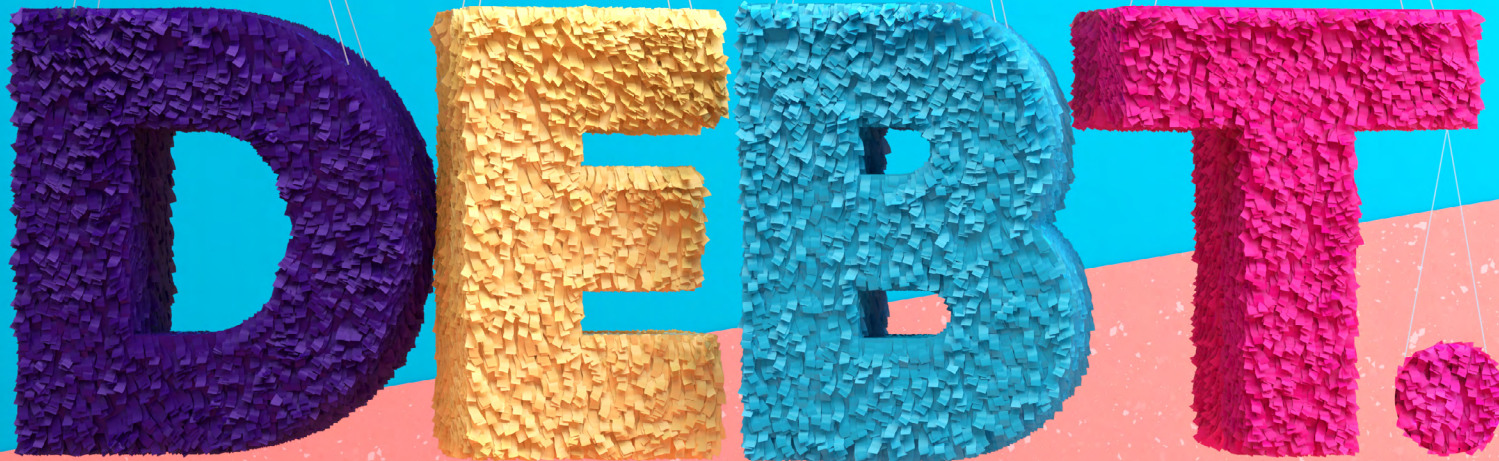


Put a Dent in Your Student Loan



SoFi at Work is giving away \$5,000 to 10 winners!

SoFi at Work has partnered with AAP for the \$50K Healthcare Heroes Sweepstakes. Enter our sweepstakes from **8/23-10/31**, and you could be one of 10 people to win \$5,000* toward your student loan debt—and help pay your debt down sooner.

Check your rate to enter.

Click the button below, view the student loan refinancing rate you qualify for, and you're automatically entered! And don't worry, checking your rate won't affect your credit score[†], and you don't have to commit to refinancing, either.

[View your rate](#)

Lock in the rate, save the date.

If you do like the rate you see, you can lock it in for your **federal student loans** today in just a few minutes. Plus, you get to keep your CARES Act benefits, meaning you won't pay interest until December 20, 2021—and no payments until February 2022. Now that's a win-win if ever there was one.

[View your rate](#)

*NO PURCHASE NECESSARY. Open to employees or members of participating SoFi at Work partners who are legal residents of and physically located within the 50 US states (or DC) age 18 or older and who have an outstanding student loan debt. See Official Rules on the back of this flyer for details. Ends 10/31/21. Void where prohibited.

NOTICE: Recent legislative changes have suspended all federal student loan payments and waived interest charges on federally held loans until 01/31/22. Please carefully consider these changes before refinancing federally held loans with SoFi, as in doing so you will no longer qualify for these changes or other future benefits applicable to federally held loans.

**2021 SOFI AT WORK
\$50K HEALTHCARE HEROES SWEEPSTAKES
OFFICIAL RULES**

NO PURCHASE NECESSARY TO ENTER OR WIN.

A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING.

The 2021 SoFi at Work \$50K Healthcare Heroes Sweepstakes (the "Sweepstakes") begins at 12:00:01 AM Eastern Time ("ET") on August 23, 2021 and ends at 11:59:59 PM ET on October 31, 2021 (the "Sweepstakes Entry Period").

ELIGIBILITY: To be eligible for this Sweepstakes, at the time of participation, you must: [1] be an employee or member of a SoFi at Work partner who has accepted an invitation to participate in the Sweepstakes; [2] be a legal resident of and physically located within the 50 United States or the District of Columbia and be 18 years of age or older; [3] have an outstanding student loan debt (collectively an "Entrant"). For the purposes of these Official Rules a SoFi at Work partner is defined as: employers and associations that are on SoFi's current partner list (each, a "SoFi Partner"). Click on SoFi.com/SoFi-at-Work for details. Entrant cannot be (i) a current employee of Social Finance, Inc. (the "Sponsor") (or have been employed by the Sponsor within the last twelve months) or be an employee of its parent or any subsidiary, affiliated or successor companies (or have been employed by the Sponsor's parent or any subsidiary, affiliated or successor companies within the last twelve months); (ii) a current employee of Ventura Associates International LLC (the "Administrator"), or any advertising, promotional or fulfillment agencies involved in this Sweepstakes or any other individual or company involved in the development or execution of the Sweepstakes (individually and collectively, "Sweepstakes Entities"); or (iii) a Household Member or Immediate Family Member of anyone falling within categories (i) or (ii). "Household Members" shall mean people who share the same residence at least three months a year whether or not related. "Immediate Family Members" shall mean parents, stepparents, children, stepchildren, siblings, stepsiblings, or spouses.

HOW TO ENTER: An Entrant will be automatically entered once in the random drawing when Entrant checks his or her refinance rate on the relevant SoFi Partner's page during the Sweepstakes Entry Period (an "Entry" and collectively "Entries"). The SoFi Partner's page can be found in the Benefits/Membership Portal or by talking to your Employee/Member benefits team. Limit: one (1) Entry per Entrant for the duration of the Sweepstakes Entry Period. For entry you must agree to a soft credit pull on www.SoFi.com to check your rate for the following SoFi products: Student Loan Refinance. Checking your rate will not affect your credit score. If you later decide to submit an application and agree to a hard credit pull your credit score may be impacted. Use of any automated, robotic, or similar methods or agents to participate in the Sweepstakes is prohibited and will result in disqualification. Mechanically reproduced Entries will be disqualified along with all Entries associated with the disqualified Entry or Entries. Sponsor is not responsible for lost, late, garbled, damaged, illegible, incomplete, inaccurate or misdirected entries. All Entries submitted become property of the Sponsor, receipt of which will not be acknowledged.

WINNER SELECTION AND NOTIFICATION: Potential winners ("Winner") will be selected via a random drawing on or about November 3, 2021 by the Administrator whose decisions are final and binding. Each Winner will be notified by email within three (3) business days after the random drawing by the Administrator and will be required to: (a) execute and return an Affidavit of Eligibility & Release of Liability, and where permissible, a Publicity Release (collectively the "Affidavit"), (b) complete and submit a W-9 Form and (c) provide proof of outstanding student loan debt (collectively, "Winner Verification Documents") within five (5) days of the date specified on the email notification, or an alternate Winner may be selected at Sponsor's sole discretion. If an email notification is returned as undeliverable, or if a Winner fails to submit his or her complete Winner Verification Documents within the time allocated, or if any Winner cannot accept the prize for any reason, or if he or she is not in compliance with these Official Rules, including but not limited to providing proof of having a student loan debt per the eligibility requirements of these Official Rules, such corresponding Winner will be disqualified, and the prize may be awarded to an alternate Winner at the Sponsor's sole discretion. Entry and acceptance of a prize constitute permission to use each Winner's name, prize won, hometown and likeness for online posting and promotional purposes without further compensation, permission or notification, except where prohibited by law.

PRIZES: Ten (10) Prizes of \$5,000 each will be awarded. Total value of all prizes: \$50,000.00. Each prize will be paid directly to the Winner. No substitutions, transfers or assignments of any prize is permitted. Each Winner will be responsible for all federal, state, local, income or any other taxes associated with winning the prize and an IRS Form 1099 will be filed in the name of each Winner for the value of the prize won. Prizes will be awarded within sixty (60) days of each Winner's verification.

ODDS: Odds of winning are dependent on the total number of eligible Entries received during the Sweepstakes Entry Period.

CONSENT AND RELEASE: To the fullest extent possible in law, Entrants, on behalf of themselves and on behalf of their respective heirs, executors, administrators, legal representatives, successors and assigns ("Releasing Parties"), release, defend and hold harmless the Sweepstakes Entities (the "Released Parties") from any and all actions, causes of action, suits, debts, dues, sums of money, accounts, reckonings, bonds, bills, specialties, covenants, contracts, controversies, agreements, promises, variances, trespasses, lost profits, indirect or direct damages, consequential damages, incidental damages, punitive or exemplary damages, judgments, extent, executions, claims and demands whatsoever, in law, admiralty or equity, whether known or unknown, foreseen or unforeseen, against Released Parties which any one or more of the Releasing Parties ever had, now have or hereafter can, shall or may have which in any way arise out of or result from Entrant's participation, acceptance and use or misuse of prize (if Entrant is determined a Winner). The Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of prizes. In the event Sponsor is prevented from continuing with the Sweepstakes as contemplated herein by any event beyond its control, or otherwise, including but not limited to fire, flood, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state, or local government law, order, or regulation, or order of any court, or other cause, Sponsor shall have the right to modify, suspend or terminate the Sweepstakes. Furthermore, the Sponsor reserves the right to terminate the Sweepstakes if it becomes technically corrupted (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Sweepstakes), and to determine the Winners from among all eligible Entries received prior to termination. Entrants assume all liability for any injury, including death or damage caused or claimed to be caused, by participation in this Sweepstakes or use or redemption of the prize (if Entrant is determined to be a Winner).

ARBITRATION: This Sweepstakes shall be governed by and interpreted under the laws of the State of California, U.S.A. without regard to conflicts of law provisions. Entrants hereby agrees that any and all disputes, claims, causes of action, or controversies (“Claims”) arising out of or in connection with this Sweepstakes shall be resolved, upon the election by Entrant or Sponsor, by arbitration pursuant to this provision and the code of procedures of either the National Arbitration Forum (“NAF”) or the American Arbitration Association (“AAA”), as mutually agreed upon by both parties. IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM. FURTHER, NEITHER SPONSOR NOR ENTRANT WILL HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY ON BEHALF OF THE GENERAL PUBLIC OR OTHER PERSONS SIMILARLY SITUATED, OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR’S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT ENTRANT WOULD HAVE IF ENTRANT WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. ANY CLAIMS, JUDGMENTS AND/OR AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS ASSOCIATED WITH ENTERING THIS SWEEPSTAKES. ENTRANT HEREBY WAIVES ANY RIGHTS OR CLAIMS TO ATTORNEY’S FEES, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ENTRANT, WHETHER FORESEEABLE OR NOT AND WHETHER BASED ON NEGLIGENCE OR OTHERWISE. The arbitrator’s authority to resolve Claims is limited to Claims between Sponsor and Entrant alone, and the arbitrator’s authority to make awards is limited to awards to Sponsor and Entrant alone. Furthermore, claims brought by either party against the other may not be joined or consolidated in arbitration with Claims brought by or against any third party, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration.

By participating in this Sweepstakes, each Entrant expressly waives and relinquishes all rights and benefits afforded by California Civil Code 1542 and does so understanding and acknowledging the significance of this waiver. Section 1542 states as follows: “A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DID NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN, BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR THE RELEASED PARTIES.”

GENERAL: Each Entrant is subject to all notices posted online, including but not limited to Sponsor’s privacy policy as being referred to in the Personal Information & Privacy Section hereof. In the event of a dispute as to any Entry, the authorized account holder of the email address used to register such Entry will be deemed to be the Entrant. The “authorized account holder” is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Winners may be required to show proof of being the authorized account holder to be determined exclusively by the Sponsor’s and/or its agent in their sole discretion.

The Sponsor is not responsible for (i) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of Entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive Entry information by Sponsor on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof; (ii) any injury or damage to Entrant’s or any other person’s computer related to or resulting from participating in the Sweepstakes; or (iii) the failure of any third party to comply with the instructions and proper administration of this Sweepstakes. By participating in the Sweepstakes, Entrants (i) agree to be bound by these Official Rules, including all eligibility requirements, and (ii) agree to be bound by the decisions of Sponsor and the Administrator, which are final and binding in all matters relating to the Sweepstakes. Sponsor reserves the right at its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process or the operation of the Sweepstakes or web site or violates these Official Rules. **LEGAL WARNING: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY INTERFERE WITH THE OPERATION OF THE SWEEPSTAKES, IS A VIOLATION OF CRIMINAL & CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.**

WINNERS’ LIST: For a list of Winners (available after November 30, 2021) send a stamped, self-addressed envelope (postage not required for Vermont residents) by November 30, 2021 to: 2021 SoFi at Work \$50K Healthcare Heroes Sweepstakes Winners List, c/o Ventura Associates LLC, 494 Eighth Avenue, Suite 1700 (Attn.: DE/SoFi), New York, NY 10001.

PERSONAL INFORMATION & PRIVACY: By entering the Sweepstakes, the information Entrants provide may be sent to promotional partners. Entrants may be contacted by the Sponsor and/or any promotional partners with future promotional offers. Information provided by Entrants to participate in this Sweepstakes is subject to Sponsor’s privacy policy located at [SoFi.com/privacy-policy](https://sofi.com/privacy-policy).

SPONSOR: Social Finance, Inc., 234 1st Street, San Francisco, CA 94105.

ADMINISTRATOR: Ventura Associates International LLC, 494 Eighth Avenue, Suite 1700, New York, NY 10001.

Terms and conditions apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS PROSPECTIVELY BASED ON MARKET CONDITIONS AND BORROWER ELIGIBILITY. Your existing student loan(s) must total a minimum of \$5,000 to be eligible for refinancing. Minimum loan amount may be higher in specific states due to legal requirements. To qualify, a borrower must be a U.S. citizen or other eligible status, have graduated with an associate degree or higher from an eligible Title-IV-accredited college or graduate program, and meet SoFi’s underwriting requirements; see [SoFi.com/eligibility](https://sofi.com/eligibility). **Lowest rates reserved for the most creditworthy borrowers. SoFi refinance loans are private student loans and do not have the same repayment options that the federal loan program offers, or may become available, such as Income Based Repayment or Income Contingent Repayment or PAYE.** Information current as of 8/5/21 and subject to change. Loans originated by SoFi Lending Corp. or an affiliate (dba SoFi). Licensed by the DFPI under the California Financing Law, license #6054612. NMLS #1121636 (www.nmlsconsumeraccess.org). See [SoFi.com/legal](https://sofi.com/legal) for state-specific license details.

†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.

Advisory services are offered through SoFi Wealth, LLC an SEC-registered Investment adviser. Information about SoFi Wealth’s advisory operations, services, and fees is set forth in SoFi Wealth’s current Form ADV Part 2 (Brochure), a copy of which is available upon request and at www.adviserinfo.sec.gov. INVESTMENTS ARE NOT FDIC INSURED, HAVE NO GUARANTEE, AND MAY LOSE VALUE. SoFi can’t guarantee future financial performance and past performance is no guarantee. Automated investing via SoFi Wealth LLC, a registered investment advisor. Active investing via SoFi Securities LLC, member FINRA/SIPC. For additional disclosures related to the SoFi Invest platforms, please visit www.sofi.com/legal. 234 1st Street San Francisco, CA 94105.

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