



Getting a college education can open a lifetime of opportunities. Paying for that education, though, can have a lasting impact on other financial goals, like saving for retirement or buying a home. With so many choices available, Credible is one way to help make it easier to find options to pay for college.

What to consider

Credible is an online marketplace that provides borrowers looking for private student loans with competitive, personalized, prequalified rates¹ from up to 8 vetted lenders. If private student loans are a good option for you, through Credible there is no cost to request offers, and checking rates will not impact your credit score.²



Key features

- Personalized real rates - not ranges - from multiple lenders instantly, without affecting your credit score
- Ability to comparison shop across lenders to find the best solution for your situation
- No hidden fees, origination fees, or prepayment penalties
- Simple online process with flexible repayment options covering 2,200+ colleges
- Options available for both students as well as co-signers

How it works

- 1. Request prequalified rates**
Access Credible through NetBenefits®. At Credible, answer a few quick questions to request new student loan rates from multiple lenders.
- 2. Choose a loan option or lender you want to explore further**
Receive personalized offers from multiple lenders. Select the one that's right for you.
- 3. Finalize your personalized rates**
Choose a lender and provide a bit more information so your rates can be finalized.

¹ Prequalified rates are based on the information you provide and a soft credit inquiry. Receiving prequalified rates does not guarantee that the Lender will extend you an offer of credit. You are not yet approved for a loan or a specific rate. All credit decisions, including loan approval, if any, are determined by Lenders, in their sole discretion. Rates and terms are subject to change without notice. Rates from Lenders may differ from prequalified rates due to factors which may include, but are not limited to: (i) changes in your personal credit circumstances; (ii) additional information in your hard credit pull and/or additional information you provide (or are unable to provide) to the Lender during the underwriting process; and/or (iii) changes in APRs (e.g., an increase in the rate index between the time of prequalification and the time of application or loan closing. (Or, if the loan option is a variable rate loan, then the interest rate index used to set the APR is subject to increases or decreases at any time). Lenders reserve the right to change or withdraw the prequalified rates at any time.

² Requesting prequalified rates on Credible is free and doesn't affect your credit score. However, applying for or closing a loan will involve a hard credit pull that impacts your credit score and closing a loan will result in costs to you.

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