

## Why INvestEd Marketplace?



Once you and your family have considered institutional and federal loan options, you can use the INvestEd Marketplace to instantly and accurately compare rates and terms from multiple private loan lenders side-by-side. This will help you make an informed decision about the most appropriate loan for you.

The INvestEd Marketplace displays products from local and national lenders complete with detailed listings of the following actual loan attributes based on your personal information entered.

- ❖ APR (annual percentage rate)
- ❖ Interest rates
- ❖ Total cost
- ❖ Monthly payments
- ❖ Borrower benefits
- ❖ Fees
- ❖ Repayment options

It is the **ONLY** website that enables students to learn about and compare upfront, accurate private loan rates and terms from multiple lenders – not “as low as” advertisements for rates.

Sort loan options based on what attributes are most important to you. For instance:

- Lowest total cost
- Lowest monthly payment
- Lowest APR (annual percentage rate)
- Repayment beginning during or after school
- Co-signer release availability

## Lender Selection Criteria

The INvestEd Marketplace promotes competition among the participating lenders and such competition may result in borrowers receiving better terms and conditions on private education loans.

Each lender available to you in the INvestEd Marketplace meets the following criteria:

- ✓ Commits to presenting upfront, accurate pricing information to students.
- ✓ Only offers school-certified loans.
- ✓ Provides an online application process for students seeking a loan.
- ✓ Remains in good regulatory standing.

<https://www.INvestEdIndiana.org/Marketplace/>