



## Convenient financing for your students' education

Long-term plans with budget-friendly payments

### Fixed Rate Plans

#### APR:

4.99–24.99%<sup>1</sup> fixed

#### Loan amounts:

\$2,000 to \$50,000

#### Payment Length:

24, 36, 48, 60, 72, or 84 months

**No application fee or prepayment penalty**

Available dollar amounts may vary by state.

<sup>1</sup> Rates range from 4.99 to 24.99% APR. Terms available based on amount financed and credit history. All Fixed Rate Plan loans made by NBT Bank, N.A., member FDIC. Please visit [yourtuitionsolution.com](http://yourtuitionsolution.com) for current rate information. Your Tuition Solution offered through Springstone Financial, LLC, 1700 West Park Drive, Suite 310, Westborough, MA 01581.

For fast, friendly customer care:

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Fax **508-281-8505**

Visit **[yourtuitionsolution.com](http://yourtuitionsolution.com)**



# Know all your options, without impacting your credit score

We have payment plans with flexible terms, budget-friendly choices, and the ability to finance amounts up to \$50,000. You'll see all the amounts, monthly payments, and rates you prequalify for, with no impact to your credit until you choose a plan and move forward.

## 3 easy steps to choose your plan

### 1 Try our payment calculator

Visit [yourtuitionsolution.com/calculator](http://yourtuitionsolution.com/calculator) and view payment options.

### 2 See all your options – No impact on credit

For a quick view of your options, simply click **Get Started**, enter your information, and see the amounts, monthly payments, and rates you prequalify for.

### 3 Choose your plan

Select a monthly payment that fits your budget and you can enroll your student right away.

## Convenient payment plans with long terms

### Fixed Rate Plans<sup>1</sup>: 4.99–24.99% APR for 24, 36, 48, 60, 72, or 84 months

Term/APR ▶ Sample Purchase Amount ▼	24 Months 4.99–24.99% APR	36 Months 6.99–24.99% APR	48 Months 7.99–24.99% APR	60 Months 8.99–24.99% APR	72 Months 9.99–24.99% APR	84 Months 10.99–24.99% APR
\$5,000	\$220–270	\$155–201	\$123–168	\$105–149	–	–
\$10,000	\$440–540	\$310–402	\$245–335	\$209–297	\$186–273	–
\$15,000	\$660–809	\$465–603	\$368–503	\$313–445	\$279–409	–
\$20,000	\$880–1,079	\$620–804	\$490–670	\$417–593	\$372–545	\$344–512
\$25,000	\$1,099–1,348	\$775–1,005	\$613–838	\$521–742	\$465–681	\$430–640
\$30,000	\$1,319–1,618	\$929–1,205	\$735–1,005	\$625–890	\$558–817	\$516–767
\$40,000	\$1,759–2,157	\$1,239–1,607	\$980–1,340	\$834–1,186	\$744–1,089	\$688–1,023
\$50,000	\$2,198–2,696	\$1,549–2,009	\$1,225–1,675	\$1,042–1,483	\$930–1,361	\$860–1,279



Explore your options at [yourtuitionsolution.com/calculator](http://yourtuitionsolution.com/calculator)

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