

VIRGIN MONEY FOR STUDENTS

WITH VIRGIN MONEY, YOU'RE IN CHARGE. YOU CREATE YOUR OWN WAY TO PAY FOR SCHOOL. BLEND STUDENT LOANS FROM YOUR RELATIVES, FRIENDS OR FROM FEDERALLY SECURED SOURCES. IT'S A UNIQUE WAY TO PAY AND IT HELPS YOU SAVE MONEY.

Virgin Money helps people access affordable and flexible credit, offering unique financial services and a customer experience that most banks cannot match. Having originated over \$400M in loan volume, Virgin Money is the leader in managing loans between relatives and friends and a pioneer in the emerging social finance sector.



60 HICKORY DR. WALTHAM, MA 02451

VIRGIN MONEY LENDER BLENDER

SAVE BIG WHEN YOU BLEND EDUCATION LOANS FROM YOUR FRIENDS AND FAMILY, FROM FEDERALLY SECURED SOURCES, EVEN A LOAN DIRECTLY FROM US.

What is this?

It's an online tool. You do the measuring, you add the ingredients, you save your blends. And it's FREE.

How does it work?

- 1. Choose the loans you want to blend.** Consider a federal PLUS loan, a home equity loan, a loan from a relative or friend, or any other alternative source you have.
- 2. Adjust the mix.** Tell us the amounts, terms and proportions of the various loan sources you have on hand. See your savings as you go and adjust the mix accordingly.
- 3. Save your blend.** You can name and save up to 3 blends.
- 4. Share your blend.** Email your favorite blend to yourself or to someone else.

Filling your blender with your lowest cost options results in the most savings; the lower your combined rate, the higher your savings.

Give it a whirl. Visit our website.
WWW.VIRGINMONEY.COM

Virgin Money helps people access affordable and flexible credit, offering unique financial services and a customer experience that most banks cannot match. Having originated over \$300M in loan volume, Virgin Money is the leader in managing loans between relatives and friends and a pioneer in the emerging social finance sector.



60 HICKORY DR. WALTHAM, MA 02451

THE LEGAL FINE PRINT: Virgin Money does not provide legal, financial or tax advice. It is recommended that you consult a legal or financial professional regarding your rights and responsibilities before entering into any loan transaction. Copyright © 2008 Virgin Money. All rights reserved.

Go Fund Yourself.

Virgin Money for Students is not just about the Lender Blender. It's also Virgin Money Student Payback. Share the borrowing burden with relatives. Maybe Aunt Sue has \$10,000 she can lend you at 3%. Maybe your Mom will take out a federal PLUS loan as long as you pay her back half. We formalize your deal, and help you stay on track with repayment.

Go to www.virginmoney.com



VIRGIN MONEY STUDENT PAYBACK

WANT A LOW RATE ON MONEY YOU BORROW FOR SCHOOL? TRY THE BANK OF MOM & DAD, THE MOST AFFORDABLE LENDER IN TOWN. THEN USE STUDENT PAYBACK TO, WELL, PAY THEM BACK.

What is Student Payback?

Student Payback is a simple way for the family to get the lowest-cost education funding possible. Parents pay the bills (with savings or borrowed funds) and then ask the student to repay some or all of the debt, at terms the family agrees are fair. It's a crash course for students in Borrowing 101.

How does it work?

Tell us how much the student should repay the parent, at what terms, and we will document the debt. Once repayment begins, we provide email reminders, electronic debits and friendly customer support. You can set extremely patient, flexible, and forgiving terms (most parents do) and can restructure the loan or forgive payments once it's underway.

How can I help?

Parents typically have access to lower cost funds than their students. Whether you draw down on savings, funds borrowed from retirement, your home equity or the federal PLUS loan program (a great deal at 8.5%), chances are credit-worthy adult rates are lower than student loan rates.

What else can you do for me?

Try our **Lender Blender**, a FREE online tool which helps you see the savings when you blend education loans from low-cost sources.

Look up Student Loans on our website at

WWW.VIRGINMONEY.COM to learn more and set up your loan online.

FEATURES & PRICE

Student Payback \$299 + \$9/payment

We provide a top-notch friends and family loan experience that does good things for both your pocket and your relationship.

You'll get:

Loan documentation:

- A legally-binding promissory note
- A custom payment schedule
- Optional e-signing

Accuracy review:

- Professional review of all documents to ensure clarity, completion, and enforceability

Loan servicing:

- Electronic funds transfer
- Toll-free customer support
- Online account access
- Consolidated statements and year-end reports

Typically students borrow each year they're in school. We let you add up to 10 separate loans to the original note (between the same borrower and lender) and combine it all into one payment once repayment begins. If you know you will only borrow once, choose the single-use version for \$199 + \$9/payment.

Get Started

Call **1.800.805.2472** (Monday-Friday 9AM-7PM ET) to start your loan.

Virgin Money helps people access affordable and flexible credit, offering unique financial services and a customer experience that most banks cannot match. Having originated over \$400M in loan volume, Virgin Money is the leader in managing loans between relatives and friends and a pioneer in the emerging social finance sector.



THE LEGAL FINE PRINT: Virgin Money does not provide legal, financial or tax advice. It is recommended that you consult a legal or financial professional regarding your rights and responsibilities before entering into any loan transaction. Copyright © 2008 Virgin Money. All rights reserved.

60 HICKORY DR. WALTHAM, MA 02451