

# EDvestinU®

## NHHEAF's Private Student Loan for NH<sup>1</sup>

Offering Discounted Rates and  
Exceptional Service to NH Borrowers

- Our NH Private Student Loan offers up to a 1.5% interest rate reduction to NH students<sup>2</sup>
- Expanded approval opportunities<sup>3</sup>
- No upfront fees and a .50% interest rate reduction for automatic payment<sup>4</sup>
- Multiple repayment options and terms allow you to configure a loan that works best for you
- Local support from origination through final payment – all by EDvestinU® student loan experts
- Proceeds are reinvested to support free services and scholarship programs for Granite State families

**Apply now at [edvestinu.com/nh](https://edvestinu.com/nh)**

For additional information, call **855.887.5430**  
or email **support@edvestinu.com**



**4.5 Star Rating & 9/10 People  
Recommend EDvestinU® on TrustSpot**

Nathan says,

“I feel like a **valued customer** every time I talk with EDvestinU®. Their people are kind, patient, informed, and helpful. I would **recommend them highly** to anyone else pursuing a student loan.”

Joelle says,

“EDvestinU® was so **easy to use** and a **great rate**. Whenever I needed help understanding anything throughout the process, their customer service team was eager to answer questions. **Highly recommend!**”

*Testimonials provided as part  
of entry into sweepstakes.*



**EDvestinU®**



## Things to Consider When Looking for a Private Loan:

- **Fees** - Are there origination/application or repayment fees?
- **Interest Rate** - Is the rate fixed or variable? If variable, how high can the rate go?
- **Repayment Options** - When does repayment begin? Are in-school payments required?
- **Co-Borrower** - Is one required? How is the Co-Borrower evaluated (credit score, credit history, debt-to-income ratio)? Can they be released after a certain number of payments?
- **Repayment Benefits** - Are there interest rate reductions for autopay or having an existing account? Are deferment options available?



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The NHHEAF Network and EDvestinU are trade names of the New Hampshire Higher Education Loan Corporation (NHHELCO); NMLS 632996.

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**EDvestinU® is a loan product of The New Hampshire Higher Education Loan Corporation.**

<sup>1</sup>Rates and terms available only to NH residents or students attending a NH college or university.

<sup>2</sup>Fixed rates receive up to a 1.5% reduction as compared to the EDvestinU Private Student Loan, and variable rates receive up to a .75% reduction. Additional rate information can be found on [www.edvestinu.com/NH](http://www.edvestinu.com/NH).

<sup>3</sup>The EDvestinU NH Private Loan, in comparison to the EDvestinU Private Student Loan (available beyond New Hampshire: <https://www.edvestinu.com/state-eligibility>), offers lower interest rates and more accessible underwriting criteria.

<sup>4</sup>Private Loans that are in a deferment (including borrowers who elect deferred repayment), grace period, or forbearance are not eligible to enroll and receive the automatic payment benefit until they enter into repayment. Once the repayment period commences, the borrower may enroll in automatic payment. Borrowers electing to enroll in interest-only or immediate repayment are eligible to enroll in automatic payment once all disbursements on the loan have been made and the loan is considered to be fully disbursed. The interest rate reduction for authorizing our servicer to automatically deduct monthly payments from a savings or checking account will not reduce the monthly payment, but will reduce the monthly finance charge, resulting in a lower total cost of loan.