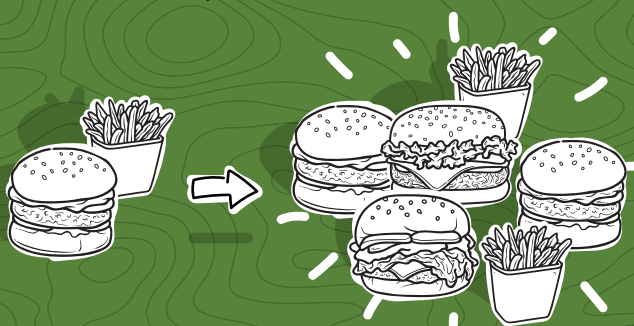


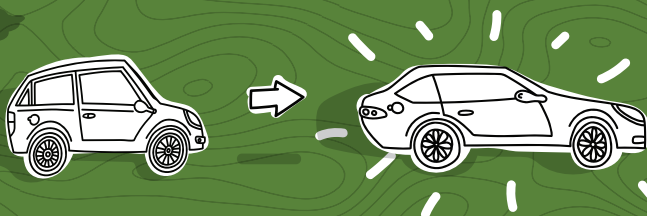
NO TIME

The CARES Act federal student loan relief is expiring soon, meaning thousands of students will begin repaying student loans. There's no better time to refinance, before that monthly expense hits your budget. Refinancing your student loans today could help you free up money for whatever you want:



MORE NIGHTS OUT

Many students save enough money to afford a few extra nights at their favorite spot.



A BETTER RIDE

Turn your extra monthly budget into the car you need – or a car you dream about.



A NEW HOME

Extra monthly budget can help you buy a first home – or a bigger first home.

To see how much you could save, visit NelnetBank.com/Refi.

*While customer names were protected as confidential, both examples represent a real customer who refinanced with Nelnet Bank. The above examples are not representative of all customers. Actual savings, if any, may be higher or lower. Refinancing to a longer term may lower your monthly payments, but may also increase the total interest paid over the life of the loan. Refinancing to a shorter term may increase your monthly payments, but may lower the total interest paid over the life of the loan. Your actual interest rates may differ and will be based on the loan term you select, your financial history, and other factors. Lowest rates are available only to the most creditworthy applicants. Not all borrowers will receive the lowest rate. The interest rate and Annual Percentage Rate (APR) may be higher depending upon (1) the credit history of the borrower and, if applicable, the cosigner, (2) the repayment option and loan term selected, (3) the loan type selected, and (4) the highest level of education attained. If approved, applicants will be notified of the rate qualified for within the stated range. Were these also based on ACH discount, the savings?