

IMBT has partnered with Meritize to provide our students with financing options to fund your education. Check your loan options in minutes without impacting your credit score by clicking <u>here</u> for the application page.

## What can Meritize offer me?

Pre-approval in minutes for qualified applicants Choose from various repayment terms, including deferring full principal and interest for 3 months after you complete your training Qualifying students are able to finance the total cost of tuition No prepayment penalty Fixed and variable interest rates available\*

## What is next?

If approved, review loan options and select the one that works best for you Sign up for autopay and receive a 0.25% interest rate discount\*\*

## What happens if I do not get a job immediately?

Meritize offers Career Services to borrowers, which include academic coaching, a job search boot camp, and new-to-the-job coaching.(we can add more text here later.)

Institute for Massage and Bodywork Therapy does not endorse a particular lender, nor is it affiliated with Meritize Financial, Inc. ("Meritize").

Meritize Lending, LLC, NMLS ID 1661035 (NMLS Consumer Access https://www.nmlsconsumeraccess.org/
Meritize Financial, Inc. NMLS ID 1986399 (NMLS Consumer Access https://www.nmlsconsumeraccess.org/)
Terms and Conditions apply. Meritize branded loan products are educational loans issued by Meritize Lending, LLC**. Meritize reserves the right to
modify or discontinue products and benefits at any time without notice. To qualify, a borrower must be a U.S. citizen, permanent resident or hold an
Employment Authorization Document and meet Meritize's underwriting requirements. If approved for a loan the actual loan amount, term, payment,
and APR amount of loan that a customer qualifies for may vary based on credit determination, state law and other factors. Meritize does not warrant
or guarantee any claims made herein, including, but not limited to, gaining admission to a program, concerning the quality or financial strength of any
educational institution, securing funding or obtaining employment. Our final loan offer may differ as a result of the school chosen and the associated
cost of tuition. Not all applicants will be asked to provide merit information. Each applicant is subject to a soft credit check at the time of application.
After that has been completed, a student may be asked to provide merit information. Meritize loan products do have both underwriting and credit
requirements. Merit information is evaluated in addition to those underwriting and credit requirements. Not all schools are eligible for funding.
Meritize does not offer educational loans in the following states: ME, NV, VT, WI, PR. All rights reserved.
**For residents of SC, loan is made by Meritize Financial, Inc.
* Variable rates are subject to chapte

The information on this document is the most up to date as of April 1, 2023. Please see Meritize website for additional details: https://www.meritize.com