

## NerdWallet Awards Earnest as Best Student Loan Refinancing Product Overall In 2020

SAN FRANCISCO, Jan. 15, 2020 /PRNewswire/ -- For the second year in a row, Earnest, the country's second-largest lender for student loan refinancing, has been named NerdWallet's 2020 Best-Of Award winner in the Best Student Loan Refinancing Overall category.

Earnest uses technology and design to build better and more responsible education finance products. Earnest sets itself apart by offering a personalized and unique repayment plan. Its "Precision Pricing" model is a key reason Earnest continues to earn the "Best-Of" title.

Earnest is on a mission to help graduates take control of their financial wellness and empower them with the capital they need to live better lives. Since its inception in 2013, the company has refinanced over \$7.2 billion in student loans for over 98,000 clients across the U.S. and receives a Trustscore of 4.7 out of 5 stars, based on verified customer reviews.

"One in five adults in the U.S. has student debt," Earnest Chief Product Officer David Green said. "We're committed to providing exceptional products and service to make it easy for both students and graduates to pay for their education."

NerdWallet's award winners are selected using a rigorously designed grading rubric, which assigns points for various product features and attributes.

## **About Earnest**

Earnest uses technology, data, design and exceptional service to build more affordable financial products, deliver them to more people, and engage through more human experiences. Founded in 2013 with a mission to empower people with the financial capital they need to live better lives, Earnest's lending products are built for people seeking to reach life's milestones. Earnest is a wholly-owned subsidiary of Navient. Learn more at <a href="mailto:earnest.com">earnest.com</a>.

## **About NerdWallet**

NerdWallet is on a mission to provide clarity for all of life's financial decisions. Its website and app provide consumers with personalized, unbiased and actionable insights so they can make money moves with confidence. Consumers have free access to NerdWallet's expert articles, comparison-shopping marketplace and personalized membership experience. For more information, visit nerdwallet.com.