Tab 1

**Notes:**

* **Use Simple Language:** Avoid complex financial jargon; relate topics to daily life.
* **Be Energetic:** Keep an upbeat tone to maintain engagement.
* **Encourage Participation:** Call on different people to answer.
* **Adapt as Needed:** If participants struggle, slow down or provide more examples.

| **Section 1: Introduction to SoFi Personal Loans** | | |
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| Welcome | Welcome participants and introduce yourself. | Slide 1 |
| Training Overview (1-2 mins) | Introduce the training objectives:   * Understand the SoFi Personal Loan product. * Learn how to address customer inquiries confidently. * Practice handling real-life customer scenarios. | Slide 2 |
| What is a Personal Loan?  (3-5 mins) | Define how personal loans are lump-sum amounts borrowed and repaid over time.  Emphasize that SoFi loans are **unsecured** (no collateral required).  Compare personal loans vs. credit cards (lower interest rates, fixed payments).  Is a personal loan secured or unsecured?  Can a SoFi personal loan be used for home improvement?  How long can you take to repay a SoFi loan?  Engagement Tip: Ask, “*How many of you have ever applied for a personal loan?* | Slide 3 |
| Why would someone need a Personal Loan? | Explain the options people use a personal loan for. (Examples on the slide) | Slide 4 |
| **Section 2: Product Features & Eligibility (15 minutes)** | | |
| **Key Features of SoFi Personal Loans** (5 mins) | Loan amounts: $5,000 - $100,000  Repayment terms: 2-7 years  No fees: No origination, late, or prepayment fees  Fixed rates: Predictable monthly payments  Same-day funding possible | Slide 5 |
| **Eligibility Criteria** *(5 mins)* | Minimum **credit score: 680+**  Must have **steady income** and **U.S. residency**  Debt-to-income ratio considerations | Slide 6 |
| **Activity: Who Qualifies?** (5 mins) | There will be three customer profiles on the screen. Have the class read all three.  *Ask:*   * *Which of these customers are eligible? Why?* * Discuss responses. | Slide 7 |
| **Section 3: Handling Customer Inquiries (10 minutes)** | | |
| **Common Customer Questions & Answers** (3 mins) | Ask:  “How does a SoFi loan affect my credit score?” *(Soft pull for pre-approval, hard pull upon application)*  “How fast can I get my loan?” *(Same-day funding possible for approved applicants)*  “What happens if I miss a payment?” *(Report to credit bureaus, late fees do not apply but credit score impact varies.)* | Slide 8 |
| **Activity: Role-Playing**  (7 mins) | Ask for three volunteers. Instruct the volunteers to select one person to ask a question as a customer, one to answer the question and one to provide feedback.    Ask for new volunteers as time permits. | Slide 9 |
| Recap & Knowledge Check (5 minutes) | | |
| **Key Takeaways & Q&A** *(2 mins)* | Summarize main points:   * SoFi offers unsecured loans with no fees. * Eligibility includes a **680+ credit score & steady income**. * Agents should use **job aids** to handle customer inquiries.   Ask:if anyone has any questions or needs clarifying of the concepts covered. | Slide 10 |
| **Activity: Rapid Fire Quiz** (3 mins) | Ask questions, and participants **raise hands to answer**.   1. *What's the minimum credit score for a SoFi loan? (680)* 2. *Can a SoFi personal loan be used for home improvement? (Yes)* 3. *True or False. SoFi loans are secured loans (False)* 4. *How fast can a customer receive their money? (Same-day is possible)* 5. *What are the Repayment Terms? ( 2-7 years)* | Slide 11 |
| Thank You | *Say:*  *Thank participants & encourage them to access intranet materials for reinforcement.* | Slide 12 |

Tab 2