



USA LOAN HELP FROM EXPERTS IN THE USA

Nomad Credit Loan Consultant Service:

- Interest Rates as Low as 4%*
- No Collateral Needed**
- Can Save up to \$5,000 in Interest a year***
- Free Consultation to See if You May Qualify
- Nomad Takes Care of the Details

Contact us at Nathan@NomadCredit.com
to schedule your **FREE** consultation today!

*Loan interest rates can be as low as 4% but is not guaranteed.

**For those that meet lending partner requirements, a no cosigner loan may be approved.

***This example is for a \$50,000 USD loan at 4% from a U.S. bank versus 14% from an Indian bank.



Why use Nomad as a Loan Consultant?

- **Easy Process:** "Never imagined a process so easy." Every step is personally guided to ensure the process is done accurately and efficiently – saving you time and stress. We take care of most of the details so that you don't have to.
- **Local USA knowledge:** Speak with a team that has lived in the U.S. their entire lives. Nomad has knowledge of the U.S. banks, U.S. loan processes and U.S. universities that likely can't be duplicated abroad.
- **Personal Service:** Work with the CEO, Brian Hoffman, or Head of U.S. Loans, Nathan Treadwell, to ensure a smooth loan process. They'll answer questions and provide insights throughout each step of the way.
- **Loan Expertise:** Nomad works with numerous banks and lenders in both the U.S., India and elsewhere to search for and evaluate potential loan options that fit your university plans. Our direct relationships with these lenders allow for personalized service throughout the loan process.
- **Potentially Save Thousands:** Understand and know the potential U.S. dollar loan options available to you that could save you thousands of dollars over the course of the loan.

Thousands of International Students are saving money with U.S. Dollar Loans!

Did you know that thousands of international students enjoy the benefits of taking a loan from a U.S. based lender? There are both cosigner and no cosigner options from U.S. lenders. However, many international students miss out on this opportunity as they do not know how to apply or if they are eligible.

Nomad can help you! Nomad will help hundreds, if not thousands, of students apply for loans in the U.S. this year. Let Nomad help you navigate the process and evaluate your U.S. Dollar loan options, making you feel secure in your choice of funding your studies abroad.

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NOMAD

See What Nomad's Customers Are Saying!

"I've Never Imagined a Process So Easy!"

– MS Student to Washington State University

"I really didn't know much about this organization, but after starting an application the CEO himself, Brian, reached out to me personally and walked me right through the process.

Subsequently, the Head of U.S. Admissions, Nathan also contacted me and answered all my questions in a timely manner. I never dreamt that customer service good be this good! I would recommend Nomad Credit to all international students, you will surely get all the solutions you need to further your education in the United States. Thank you again Nomad Credit and Blessings to Brian and Nathan!"

– MS Student at Indiana State University

"I admire Brian and his team tremendously and feel they are the most honest people I've dealt with during the entire admissions and loan process."

– MS Student to Canada

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The Loan Options

During your initial consultation, Nomad Credit will evaluate your financial and academic profile to determine what loan options you may be eligible for.

U.S. Cosigner Loan Option Details:

- Nomad has access to most major U.S. banks that lend to international students
- Most 4-year universities and colleges in the U.S. are eligible
 - Only eligible for U.S. Universities
 - Community colleges are typically not eligible
- Bachelors, Masters, Law, Medicine, PHD and MBA students are eligible
- Cosigner must be U.S. citizen or permanent resident (green card holder)
 - H1B visa holders are NOT eligible
- Loan is limited to cost of attendance for one academic year at a time – subsequent loans may be taken for additional academic years of study
- Interest rates may be as low as 4%
- Limited or no origination fees
- No remittance fees needed to send funds to your school
- Student may receive pre-approval letter to obtain I-20 and visa

No Cosigner Loan Option Details:

- Nomad is partnered with major education loan lenders that offer no cosigner loan options
- Various Top Ranked Programs for post-graduate studies in the U.S. and Canada
- Depending on university – loan limits may apply
- Not available to 1st and 2nd year bachelor's degree students
 - Limited availability to bachelor's degree students within two years of graduation
- Interest rates can be below 10%
- Student may receive pre-approval letter to obtain I-20 and visa

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Potentially Save Tens of Thousands of Dollars!

In our example below, see how you could hypothetically save thousands of dollars over the course of a loan. In this example, our hypothetical student is comparing her options of a \$50,000 loan at 4% from a U.S. lender versus a \$50,000 loan at 14% from an Indian lender. Please note this is a hypothetical example that has been simplified.

U.S. Cosigner Loan

Loan Amount: \$50,000.00
Term Length: 10 Years
Interest Rate: 4.0%
Monthly Payment: \$506.23
Total Principal Paid: \$50,000.00
Total Interest Paid: \$10,747.08
Total Amount Paid: \$60,747.08

Indian Loan

Loan Amount: \$50,000
Term Length: 10 Years
Interest Rate: 14.0%
Monthly Payment: \$776.33
Total Principal Paid: \$50,000.00
Total Interest Paid: \$43,159.86
Total Amount Paid: \$93,159.86

Over \$33,000 in savings in this example! Use Nomad's Loan Consultant Service to maximize your potential savings!

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Meet our Loan and Admissions Experts!



Brian Hoffman
CEO

Prior to founding Nomad Credit, Brian worked on an international student loan program for students studying in the United States. Brian was also a top derivatives trader at a leading global trading firm at the famous, Chicago Board of Trade. In his time at Nomad, Brian has personally helped thousands of students evaluate loan and admissions options for studying abroad. In addition, Brian consults for numerous of the leading study abroad consultants in India and around the world to ensure the quality of their USA school selections for their customers.

Brian stays active in the U.S. University system by volunteering on the Advisory Board of his university fraternity. Brian graduated top of his class from the highly ranked business school at Indiana University – Bloomington with a degree in Finance.



Nathan Treadwell
U.S. Admissions

Part of the Nomad Credit founding team, Nathan has led Nomad Credit in building their profile evaluation model and U.S. admissions processes. As Head of U.S. Admissions, Nathan has personally worked with thousands of students to evaluate their loan and university options to help further their goals of studying abroad. Nathan represents Nomad's presence abroad and in the U.S. – consulting with noted Indian NBFCs and prominent U.S. universities – and will be leading a series of webinars with Nomad's NBFC partners on U.S. admissions and the visa process.

Nathan graduated from the Kelley School of Business at Indiana University – Bloomington, a top ranked business school, with a degree in Finance.



Girish Havaldar
Lead USA Loan and Admissions
Consultant

Girish brings over 5 years of experience in the industry to the Nomad team. In his career, he has successfully guided hundreds of students to enroll in their university choices and assisted 200+ professionals process permanent residence applications in countries like the USA, Canada, Australia and more.

Girish has closely worked with companies like United Air lines, CapitalOne, IBM and TCS. His passion for guiding students and professionals to study and settle outside of India, made him switch from a typical tech job to a counsellor's role.



Suvarna Sarade
USA Loan and Admissions
Consultant

Suvarna holds more than 2 years of experience in processing immigration applications for students and professionals alike. She has worked on processes for student visas, permanent residency, and work visas for countries like USA, Australia, Canada, Germany and more. She has assisted more than 1000+ customers with choosing the correct path and process towards their goals outside India.

Suvarna holds an Engineer's degree in Electronics & Telecommunications from the University of Pune. Her zeal to assist aspirants take the correct path for achieving their goals overseas, which started with helping a few friends has made it her full time career.

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How It Works & Pricing

Step 1: Fill out Loan Option Form

Nomad will use the information you provide to determine what your options may be and depending on your profile, a pre-approval rate may be available.

Step 2: Free Consultation

During this 15-minute consultation one of Nomad's loan consultants will learn about your academic and loan goals and determine your potential eligibility for Nomad's loan options.

Step 3: Explain your Options

Depending on your preference, Nomad will provide their recommended loan option based on your consultation or can describe all potential options for you.

Step 2(b) (if necessary): Speak to your Cosigner

Nomad will speak directly to your cosigner to explain the loan process and how having a cosigner will potentially help you save thousands of dollars. Nomad will then share a form for the cosigner to fill out.

Step 4: Initial Sign Up Investment

Once the forms are collected from you and your cosigner, Nomad Credit's Loan Consultant Service includes an initial sign up investment. Nomad encourages customers to sign up early, thus, reducing the stress of the loan application process and giving added time to gather any missing documents. Therefore, the initial sign up investment is dependent on the month the student signs up (see below).

*Nomad offers rebates for customers who sign up in a timely manner, please contact us about this.

Sign Up Investment Schedule

- January: \$100
- February: \$150
- March: \$200
- April: \$250
- May-September: \$300
- October: \$150
- November-December: \$200

Step 5: Apply to Your Loan Options

Nomad will assist you to correctly complete any applications for USD loan options. Nomad will provide the relevant document checklist so that you and your cosigner may collect all required documents. In some cases, one these documents are provided, the lending partner may request additional documents. Nomad will communicate to you and your cosigner what is needed. Timeline: Once all necessary documents are in, it can take 1-2 weeks for review of your loan application by the lending partner(s).

Step 6: Receive Notification of Loan Approval

Nomad will notify you and your cosigner of your pre-approval or approval decision by the lending partner.

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How It Works & Pricing

Step 7: 1% Investment of Loan Volume to Proceed

At final loan approval/sanction, the customer must pay Nomad Credit 1% of the loan amount approved to proceed.

Step 8: Accept Final Approval of Loan:

Once 1% investment fee is paid, you will need to log-in to your account and accept final approval of the loan.

Step 9: Nomad will help you get a Loan Pre-Approval letter

Nomad will help you get a loan pre-approval letter for your I-20 & visa if needed.

Step 10: Certification:

The lending partner will notify the school that you have a loan approved. The school will then certify the amount, confirm your enrollment and confirm the disbursement date to the lending partner. Timeline: 1-3 weeks. As a note, once sent to certification, it is the school's responsibility to respond and certify. We recommend contacting the school's Financial Aid office to let them know you are obtaining a loan and it has been sent for certification to help speed up the process.

Step 11: Sign Promissory Note:

This is the last step before disbursement, you must log-in and e-sign the promissory note provided by the lender.

Step 12: Loan is Disbursed Directly to University

The process is finished! Your funds will be sent directly to the school by the lender. No hassle or FX fees needed! Timeline: the disbursement date is set by the school and loan will be disbursed at that time.

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USA LOAN HELP FROM
EXPERTS IN THE USA

Get Started Today!

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