



What is a Merit Score?

FAQs for School Partners

What is the purpose of the Merit Score?

- The Merit Score quantifies the relationship between student loan performance and a student's individual achievements.
- Meritize looks beyond headline figures to assess an applicant's performance, stability, and progress, using a variety of proprietary measures.

What do we look at to determine a Merit Score?

- Academic merit, in the form of:
 - Most recent high school or college transcript (official or unofficial)
 - HSE scores
- Military merit, in the form of:
 - DD214

How important is it that my students provide 'merit' information?

- In some cases, a student cannot be approved for a Meritize loan without merit information.
- A student may be asked to provide merit information in the application and may subsequently be asked to provide a transcript as documentation. This transcript is used to verify the final Meritize Score.
- If the transcript provided matches the stated merit details from the application, the applicant's offer will hold. If the information on the transcript deviates from the stated merit information, offers are subject to change.

What can 'merit' potentially do for you and your students?

- Approve more students than traditional private student lenders.
- Approve more students without a cosigner than traditional private student lenders.
- Provide a funding option for students with no credit or thin credit profiles.