

futurefamily

# Personal Loan v. Credit cards



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More than 50% of people pay for fertility treatments with credit cards, **but there are better options.**

Future Family is the only loan created specifically for people going through Fertility treatments.

- When using a credit cards for your fertility treatment costs it:
  - Leaves little room on credit card to pay for any other expenses that may come up
  - Pay more due to average interest rates over 15%
  - Negatively impact your credit score, since you have a large balance on your card
  - Can take upwards of 10+ years to pay off, if you pay the minimum amount monthly

## But what about putting it on a 0% interest credit card?

- When charging \$20,000 on your credit card at 0% interest for 18 months, **the payment will be \$1,111.11 a month** in order for you to pay it off in 18 months
- If you do not pay it off in 18 month, with an interest rate of 20%, you will owe an additional \$3,315 of accrued interest
- Not everyone has this flexibility to add \$1,000+ to their monthly budget

# Future Family vs. Credit Card

	Credit Card	Future Family Loan
<b>Interest rates</b>	10% to 28%	Starting at 5.99%
<b>Prepayment penalty</b>	No	No
<b>Monthly payment</b>	\$600 minimum	Starting at \$400
<b>Annual fee</b>	Yes	No
<b>Affect to your Credit Score</b>	Raises your Credit Utilization Rate, which decreases your credit score	Fixed-interest loans, like Future Family can help your credit score

Unlike credit cards, Future Family offers specific benefits for people going through IVF or egg freezing. Our loans includes:

1. All Future Family loans are **customized around your needs**
2. Access to **Fertility Coaches** to answer questions and help alleviate stress
3. Bill pay management so you can **focus on your treatment**
4. All fertility treatment costs covered in **one easy monthly payment** that won't change