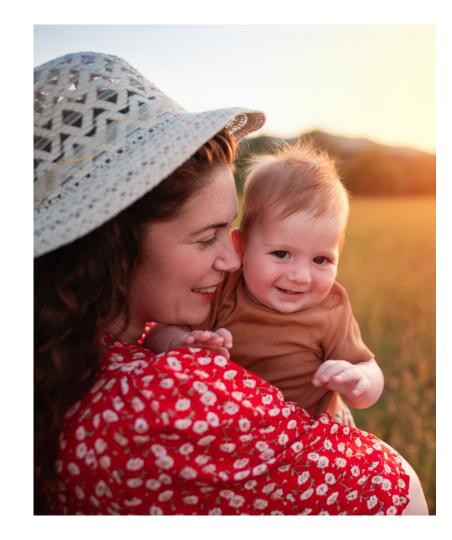
futurefamily

## 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%
  - o Negatively impact your credit score, since you have a large balance on your card
  - o 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
Interest rates	10% to 28%	Starting at 5.99%
Prepayment penalty	No	No
Monthly payment	\$600 minimum	Starting at \$400
Annual fee	Yes	No
Affect to your Credit Score	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