

Welcome to Fertility Finance

The Specialists in Fertility Financing

Fertility Finance provides friendly, affordable, stress-free financial solutions for fertility treatment. We specialize in providing patient financing for all fertility treatment options.

Our easy, convenient loan process and competitive rates ensure that the financial aspects of treatment are not an obstacle to achieving your dream of a family.

Fertility Finance offers a wide variety of loan options, allowing you to attain the financing required to make your treatment affordable.

Each loan program is designed to fit your individual circumstances, and once approved, our Fertility Loan Specialists will work closely with Shady Grove Fertility Centers to ensure that funds are secured prior to the commencement of your treatment.

Apply Now with our easy & secure online application. www.FertilityFinance.net



Fertility Medication Financing

Patients of **Shady Grove Fertility Centers** can include Medication Financing together with financing for their IVF treatment plans.

FINANCING MEDICATION INFORMATION

Please notify your Financial Counselor and Primary Nurse that you are financing medications with **Fertility Finance**. **Please provide your Fertility Finance Loan Specialist the name of the Pharmacy so that your prescriptions are sent to the correct pharmacy.** If a local pharmacy is not an option, your selected pharmacy will drop ship the medications to your home for timely delivery, at no charge.

If you are financing your IVF treatment plan with **Fertility Finance**, the amount that you require for your medications will be included in your loan, and your loan proceeds will be disbursed accordingly.

MEDICATION VOUCHER

Immediately after your loan is finalized, you will be issued a **Medication Voucher** via email for a **Pre-paid Medication Allowance** in the amount confirmed prior to finalizing your loan. Once you have activated your voucher, your line of credit will be **in effect for up to 60 days**, so we recommend you activate it just prior to needing your medications. Whatever funds remain unused will be returned to **Fertility Finance** as payment toward the principal balance of your **Fertility Finance** loan.



Stress Free • Affordable
Secure Online Application • No Pre-Payment Penalties
24-Hour Pre-Approval



*The Specialists
in Fertility
Financing*

www.FertilityFinance.net
888-497-8414

Why Fertility Finance?

- Specialists in Fertility Financing
- Personal Attention
- Competitive Rates
Typically much lower than Credit Cards
- Easy & Secure Online Application
- Pre-Approval within 24 hours
- Customized terms to meet individual budgets
- Can be integrated with all insurances
- Highest Confidentiality
All loans are retained for servicing
- No Annual Fees
- Leave credit card usage for short-term emergency needs
- No Pre-payment Penalties
- Medication financing available
- Provides affordability for the best treatment option recommended by physician

Our Process

Once you have met with your physician and have received a treatment plan and an estimate of costs, you are ready to apply for a loan from **Fertility Finance**. It is an easy process:

Select “**Apply Now**” and complete the online application (\$25 processing fee).

Fertility Finance will coordinate with your fertility center to determine the exact loan amount required for your treatment plan and medications (if required).

Funding for your fertility treatment plan will be sent directly to your physician (and pharmacy) within 2 business days of your loan acceptance.

Apply Safely & Securely Using Our Online Application!

Frequently Asked Questions.

HOW DO I APPLY?

Apply online with our secure website, **FertilityFinance.net**. The application must be completed by both the Borrower (Primary Applicant) and the Co-Borrower (Secondary Applicant), which is usually your spouse or another individual you wish to nominate.

IS THERE AN APPLICATION FEE?

You will be asked to provide credit card information, and upon submission of your application, a \$25 fee will automatically be charged to your credit card (fully refunded if not approved).

HOW DO I KNOW HOW MUCH TO APPLY FOR?

Apply for an amount that will cover the estimated costs of your procedure. **Fertility Finance** will either approve you for that amount or inform you of the amount for which you qualify.

HOW LONG WILL IT TAKE TO GET APPROVED?

All applications received before 12 noon EST will be pre-approved on the same day. All applications received in after 12 noon EST or outside of our normal business hours will be pre-approved the following business day.

WHAT IF I HAVE HAD CREDIT PROBLEMS?

Fertility Finance will make every effort to customize a loan within the framework of your current financial status.

IS THERE A PREPAYMENT PENALTY?

As long as you make your monthly payments on time, you can prepay, or pay off, your remaining balance at any time, without penalty.

ARE THERE ANY ADDITIONAL FEES?

If the loan is approved and all loan documents are executed, there will be a document preparation fee of \$75.00 and an additional \$15.00 for every \$1,000 (or part thereof) of loan amount above \$5,000. The maximum fee is \$150.00.



WHEN AND TO WHOM WILL THE FUNDS BE DISBURSED?

Once you have accepted the approved loan, the funds will be disbursed directly to the physician's office within 2 business days on your behalf.

WHO SHOULD I CALL IF I HAVE QUESTIONS?

Select the “Contact Us” button and submit your request for information. A Fertility Loan Specialist will call you on the same day if your request is received before 12 noon EST, or the following day if received after 12 noon EST.