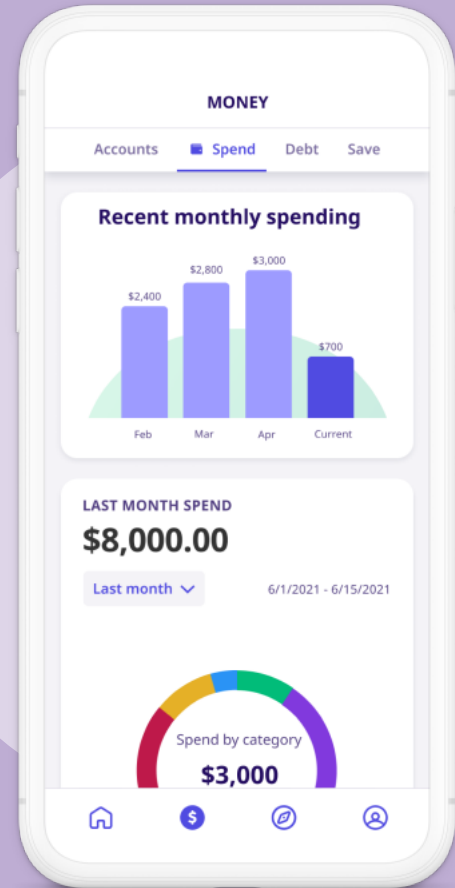


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*Facilitated by our trusted third-party partner, Billshark. If Billshark is successful in negotiating your bill, you'll pay Billshark a one-time upfront fee of 35% of any negotiated savings (which is any bill reduction amount capped at 24 months of savings plus any one-time savings, refund or credit obtained by Billshark). Note that Upwise may receive a referral fee which does not impact your savings or Billshark fee.

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- 1 Reduce bills with expert bill negotiation services*
- 2 Get a handle on student debt
- 3 Cancel unwanted subscriptions
- 4 Set-up an emergency fund
- 5 Get a free credit report

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