Meaningful benefits for an engaged and empowered workforce
Gradifi is the leading single-platform solution for student loan and college savings benefits.

**RECRUIT:** Become an employer of choice

76% say that their choice to take a job would be considerably affected by an employer’s willingness to offer a student loan benefit.1

“It’s definitely been a differentiator in hiring.”
Rod Adams, Talent Acquisition Leader, PwC

**RETAIN:** Reduce voluntary attrition

58% of Gradifi members say they are more likely to stay with their current employer due to receiving the student loan repayment benefit.3

“It’s beyond just salary. It’s a sign that they know what we’re going through.”
Nathan Roselin, Employee and benefit recipient, Hoge Fenton

**ENGAGE:** Boost productivity and reduce stress

12-20 hours of productivity are lost each month for the 80% of employees who deal with financial stress at work.2

“It definitely shows that they are trying to improve the quality of life for employees in the office and outside of it.”
Timothy Hairston, Employee and benefit recipient, Peloton

**RETIRE:** Secure retirement for financially stressed employees

$80,000 vs. $46,000
the median 401(k) balance for families ages 45 to 54 without student loans versus those with student loans4

“We decided to put our money where our mouth is and make sure our own people are on strong financial footing.”
Tracey Flaherty, SVP, Natixis Global Asset Management

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3 Survey of Gradifi members conducted in January 2018 with 1,781 respondents. 4 Employee Benefit Research Institute - https://www.forbes.com/sites/ashleaebeling/2018/05/14/the-big-threat-to-your-401k-student-loan-debt/
Student debt is the fastest growing form of consumer debt in America and a significant source of stress impacting the workplace.¹ Today, 7 out of 10 bachelor’s degree graduates leave school with a median of $26,500 in debt.¹

¹ 2012 National Oliver Wyman 2017 Survey of Student Loan Finances. Conducted May 2017. Survey included 3,002 US households between 18-50 in age, with a bachelor’s degree or more, who are either employed or seeking employment. Of the 3,002 households that qualified Student Aid Study to complete the survey, 1,012 had outstanding student loans.
² 2012 National Postsecondary Student Aid Study
According to an Oliver Wyman survey, among working professionals with student debt:

- 80% consider their debt to be a source of significant stress.
- 58% indicate that they would prefer that their employer make payments to help reduce their student debt versus making additional contributions to their retirement funds.
- 45% selected student loan repayment assistance as the single most compelling employee benefit among potential options that included additional retirement and health care contributions.
- 90% of these respondents indicated that student loan repayment assistance would positively impact their decision to accept a job offer, to recommend an employer or to want to stay at their current employer.\(^1\)
- 4% of employers currently offer student loan repayment assistance as a benefit.\(^2\)

1 Oliver Wyman 2017 Survey of Student Loan Finances. Conducted May 2017. Survey included 3,002 US households between 18-50 in age, with a bachelor’s degree or more, who are either employed or seeking employment. Of the 3,002 households that qualified to complete the survey, 1,012 had outstanding student loans.  
2 '2016 Employee Benefits. Looking Back at 20 Years of Employee Benefits Offerings in the U.S.' Society for Human Resources
According to Society for Human Resources Management research, replacing an employee costs between 90% and 200% of the employee’s annual salary (including both direct and indirect costs). With Gradifi Student Loan Paydown you can potentially reduce costs associated with turnover.

This estimate does not even account for value that could accrue from improvements to hiring rates, employee referrals and other intangibles, including improved morale and reduced stress.

Is there ROI on employer contributions as a Student Loan Repayment Benefit?

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2 Return estimated assuming a $75,000 annual salary, 3-year average tenure and 100% replacement cost.
Help Alex pay off debt **3 years, 1 month**
earlier and save up to **$10,046**

<table>
<thead>
<tr>
<th></th>
<th>WITHOUT STUDENT LOAN CONTRIBUTIONS</th>
<th>WITH STUDENT LOAN CONTRIBUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PRINCIPAL PAID</strong></td>
<td>$26,500</td>
<td>$18,300</td>
</tr>
<tr>
<td><strong>INTEREST PAID</strong></td>
<td>$5,696</td>
<td>$3,850</td>
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<td><strong>REPAYMENT TIME</strong></td>
<td>10 yrs, 10 mos</td>
<td>6 yrs, 11 mos</td>
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<tr>
<td><strong>TOTAL PAID</strong></td>
<td><strong>$32,196</strong></td>
<td><strong>$22,150</strong></td>
</tr>
</tbody>
</table>

1 Estimated savings are based on a $26,500 student loan balance at 4% APR, under a 10-year repayment plan with a $100 monthly employer contribution plus regular monthly payments made by the borrower.
With the average annual cost of college increasing almost 41% while the real median household income falls at 7%,\(^1\) saving for a child’s education is a step forward in reducing future student loan debt, today.

\(^1\) [https://affordableschools.net/tuition-vs-income/](https://affordableschools.net/tuition-vs-income/)
The cost of education weighs on today’s workforce.

Introducing College SaveUp, a solution from Gradifi to ease your employee’s stress of saving for their children’s college education with direct contributions to their 529 college savings plan.

BY 2035, THE COSTS OF COLLEGE WILL BE CONSIDERABLY HIGHER THAN THEY ARE TODAY.¹

1. https://bigfuture.collegeboard.org/pay-for-college/college-costs/college-costs-calculator

Tuition cost has increased 645% since 1983.²

73% of U.S. parents with children under 18 worry about funding their children’s educational costs.³
51% of employees are struggling or stressed over saving or paying for their children’s education. Four out of five employers report that their employee’s personal financial issues impact their job performance resulting in:

- **60 PERCENT**
  Of employers report worker’s inability to focus

- **12-20 HOURS**
  A month are utilized by an estimated 80% of employees who try to deal with their financial worries at work

- **34 PERCENT**
  Of employers report absenteeism and tardiness

Financial stress leads to increased health expenses, prescription costs and absenteeism due to health-related concerns.

Help David save $43,655 for his daughter’s college education

1 Estimated 529 plan balance assumes $100/month employer contribution only for 18 years with a 7% annual rate of return for 18 years before a child goes to college. Plan asset balance growth also assumes reinvestment of all dividends, interest and capital gain distributions.
With average monthly student debt payments carving out 7% of recent graduate’s gross income, refinancing offers the potential of increasing future savings and quality of life.¹

Student Loan Refinance

With exclusive offers from Earnest, First Republic, and LendKey, Gradifi Refi offers employees access to some of the lowest rates in the industry and best-in-class service. As an added benefit, your employees will have access to expert student loan counselors from American Student Assistance® (ASA) to help determine if refinancing is right for them.

Some of the lowest rates in the industry
National coverage
Low minimum balance
Best-in-class service
Exclusive offers with additional savings
One-on-one sessions with expert counselors from American Student Assistance (ASA) can give your employees personalized answers to their questions about:

- Repaying private and federal student loans
- Planning and paying for college
- Postponing, forgiving, and discharging student loans
- Consolidating and refinancing student loans

Gradifi also has resources, calculators and financial wellness articles to help your employees make sure they are on the best track to paying down their student loans.
Lower monthly payment by $80/mo. and save $9,576 in total interest\(^1\) – a savings of up to 50%.

<table>
<thead>
<tr>
<th>Original Loan</th>
<th>New Loan</th>
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<tbody>
<tr>
<td><strong>$575.40</strong> Monthly Payment</td>
<td><strong>$495.69</strong> Monthly Payment</td>
</tr>
<tr>
<td><strong>$19,048</strong> Interest</td>
<td><strong>$9,472</strong> Interest</td>
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<tr>
<td>6.80% Interest Rate</td>
<td>3.55% Interest Rate</td>
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<tr>
<td>10 years Term</td>
<td>10 years Term</td>
</tr>
<tr>
<td><strong>$50,000</strong> Loan Balance</td>
<td><strong>$50,000</strong> Loan Balance</td>
</tr>
</tbody>
</table>

\(^1\) Estimated savings are based on refinancing a $50,000 student loan with an 6.80% APR and 10-year repayment term to a new loan with a 3.55% APR and 10-year repayment term. Individual savings may vary.
gradifié is gratitude