



Your company can help pay down your student loans.



It won't take much – for example, a **\$100 contribution per month** can **save over \$2,500** and **cut two-and-a-half years** off the life of a \$35,000 loan.¹

Employers often tell us that they offer the benefits that their employees are asking for. Let them know about Student Loan Paydown benefits today.



Sign the enclosed letter and request for consideration



Have your coworkers join you



Give your HR team the letter and request for consideration

If you have any questions, feel free to contact the Gradifi team at info@gradifi.com. We want to help you bring the SLP Plan™ benefit to your company so you can pay down your student loans faster.

¹Estimated savings based on \$35,000 average undergraduate student loan balance at 5% APR, under a 10-year repayment plan with \$100 monthly employer contributions plus minimum monthly payments made by the borrower as defined by the loan servicer. Individual savings will vary.



Hi _____,
(HR MANAGER)

I'm sure that you have heard that student loans are a problem – **a \$1.6 Trillion problem**¹ – but did you know that **student loans impact 65% of recent graduates**?² I, along with many of my coworkers, are a part of that 65%. Student loans affect my overall financial well-being as I look forward to buying a house, saving for retirement, and achieving the other goals I have set for myself.

I found a **new benefit that companies are offering their employees – student loan repayment**. Even **small contributions from an employer can cut years from an employee's loans**. From my research, it seems that this is an increasingly popular benefit that companies like PwC and Penguin Random House are now offering.

As you evaluate the benefits that we receive, I implore you to consider student loan repayment. It would have a significant impact on my and many of my coworkers' financial wellness and lives.

I appreciate your time in reading this information. If you have any questions or would like more information, you can contact Gradifi at **info@gradifi.com**.

Thank you for your consideration,

Your grateful employee

1. Board of Governors of the Federal Reserve System (US), Student Loans Owned and Securitized, Outstanding [SLOAS], retrieved from FRED, Federal Reserve Bank of St. Louis, March 3, 2020, <https://fred.stlouisfed.org/series/SLOAS>
2. The Institute for College Access and Success, "REPORT: Class of 2018 Four-Year Graduates' Average Student Debt Is \$29,200." Sept. 2019. <https://ticas.org/affordability-2/student-aid/student-debt-student-aid/report-class-of-2018-four-year-graduates-average-student-debt-is-29200/>



STUDENT LOAN DEBT AT _____

COMPANY NAME

We want you to know that student loan debt is impacting our lives.
We would appreciate your consideration in offering a student loan repayment benefit.

NAME

STUDENT DEBT (OPTIONAL)



Gradifi by E*TRADE is an innovator in employee benefits for US employers. Our mission is to help employers build loyalty with their workforce by providing employee benefits that positively impact their employees' financial well-being. Gradifi by E*TRADE offers a single-platform solution to allow employers to offer employees student loan refinancing opportunities, and employer-sponsored contributions to student loans and 529 college savings plan accounts. The E*TRADE Financial family of companies provides financial services, including trading, investing, banking, and managing employee stock and financial wellness benefit plans.

E*TRADE Financial Corporate Services, Inc. recently acquired Gradifi, Inc.

<http://www.gradifi.com>. For insights from Gradifi by E*TRADE, follow the company on **LinkedIn**.

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E*TRADE Financial Corporate Services, Inc. recently acquired Gradifi, Inc. Gradifi offers financial wellness benefits focused on solutions for employers to provide their employees student loan and college savings benefits.

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