

Student Loan Benefits – A Key Offering to Attract and Retain Top Talent



Introductions



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Agenda

- About Ascendium
- State of Student Loan Debt In America Today
- Opportunities to Help Employees Manage Their Debt
- How Student Loan Benefits Help Employers
- Why Ascendium?
- Next Steps

About Ascendium



- A nonprofit, mission-driven organization, investing over \$100 million annually to make education beyond high school a reality for more people.
- **57 years** of deep student loan management experience.
- We provide the **Attigo**[®] **suite of solutions**, including student loan repayment support.
- More than 1100 customers, including the U.S, Department of Education, colleges and universities, and employers across the country.

State of Student Loan Debt In America Today



- **1 in 4 employees** have student loan debt.
- Lots of conversation about student loan forgiveness, but mass forgiveness did not happen.
- The SAVE Plan, which cut payments by 50%, was blocked by Courts.
- Nearly **50% of student loan borrowers have not resumed payments** since pandemic pause ended on 9/30/2023.
- The Student Loan "On-Ramp" ended 9/30/2024, delinquent borrowers are now being reported to credit bureaus.
- More than 60% of borrowers say student loan debt has negatively affected their mental health.
- Traditional support from Federal student loan servicers is lacking.

Ascendium Offers A Comprehensive Suite of Solutions

What We Provide

✓ Student Loan Repayment Assistance

Platform to help employers make contributions to employees' student loans or retirement account.

✓ Student Loan Repayment Support

Personalized counseling from trustworthy experts trained to help people effectively manage their highly complex student loans.

✓ Online Financial Education

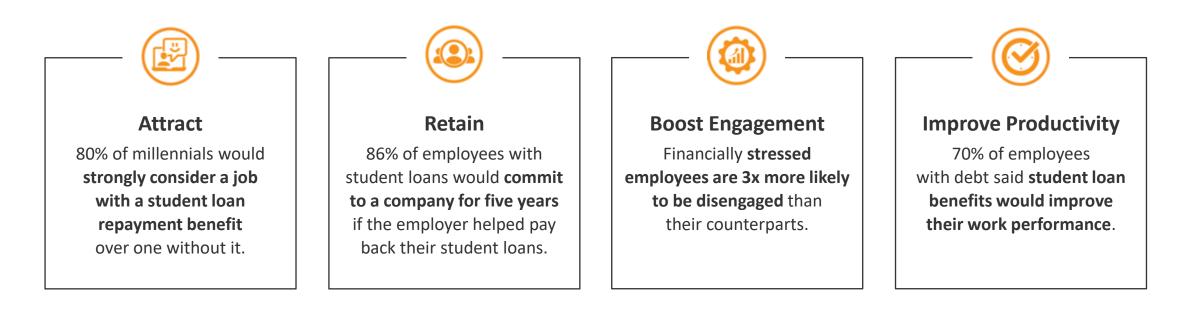
Broad span of financial topics and **Savi Tool** to detect eligibility for and enroll in best student loan repayment and forgiveness programs.



* New in 2025: Tuition Reimbursement

How Student Loan Benefits Help Employers

In addressing the financial burden of student loans, Employers can:



Why Ascendium?



- Mission-driven nonprofit.
- Leading education philanthropy.
- 57 Years of deep student loan expertise.
- Comprehensive approach.
- Compliant, transparent, trusted.

What Our Customers Have To Say

- "Anyone I have encountered through Ascendium has been immediately responsive, knowledgeable about the product and cared about making sure our employees were taken care of". – Susan Isaacson, SVP CHRO, BankWest
- "Ascendium's experience, knowledge and high-touch customer support are exemplary, but their real distinction comes from being a non-profit community partner that truly embraces their mission to elevate people to their full potential through education and training beyond high school". – Michael Johnson, President and CEO, Boys and Girls Club
- "From early on we were impressed with Ascendium's years of experience, knowledge and mission-driven focus. They are an excellent and reliable vendor". – Aaron Smith, Co-Founder of Savi



Next Steps

- 1. Visit our Website: https://www.attigo.com/
- 2. Download our E-book: Employers Guide To Student Loan Repayment Assistance <u>https://www.attigo.com/slra-ebook</u>
- **3. Request a Product Demo or Quick Quote:** Learn more about a specific solution or get a custom proposal with personalized pricing.



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Thank you for your time Learn more at **attigo.com**