



## **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.

Student Loan  
Counseling

Employer  
Paydown

Payment Plan  
Enrollment

Retirement  
Contribution

Financial  
Education

Payroll  
Deduction

\* **New in 2025:** Tuition Reimbursement

# How Student Loan Benefits Help Employers

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



## Attract

80% of millennials would **strongly consider a job with a student loan repayment benefit** over one without it.



## Retain

86% of employees with student loans would **commit to a company for five years** if the employer helped pay back their student loans.



## Boost Engagement

Financially **stressed employees are 3x more likely to be disengaged** than their counterparts.



## Improve Productivity

70% of employees with debt said **student loan benefits would improve their work performance.**

# 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  
<https://www.attigo.com/slra-ebook>
- 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**

