

# Savi STUDENT DEBT SOLUTION

Student loan payments resumed in October 2023 for the first time in 3+ years. Savi is here to help get your employees on track.

Savi is a public-benefit social impact company founded by student loan experts and policymakers who understand the stress and hardship of student loans.

We're on a mission to help your employees take control of their student loans and build a path to loan forgiveness.

Savi is already providing an affordable benefit to more than 500 employers to date that are committed to the financial health of their employees. Savi's technology allows us to significantly improve and simplify the experience of student debt management for workers and strengthen employer benefits overall.

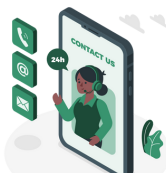
## BENEFITS FOR YOU



Co-Branded  
Microsite



Educational  
Webinars



1:1 Support from  
Experts



Employer  
Dashboard with  
Impact Metrics



Automated  
Enrollment &  
Digital Forms



Turnkey  
Communications  
Resources

500+

Participating Employers

1M+

Covered Employees

\$2,245+

Average Yearly Savings  
Per Employee

\$38K+

Average Projected Forgiveness per  
Employee

\$3B+

Total Projected Forgiveness

\*Family members are also eligible for participation

Want to learn more? Contact our team today at [tony@bysavi.com](mailto:tony@bysavi.com)

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## EMPLOYER BENEFITS

When you offer Savi Essential to your employees, you add an attractive financial wellness benefit to your offerings:

### Improve Efficiency

Savi automatically generates digital forms that can be signed and submitted directly through email and/or the Admin Portal.

### Student Loan Expertise

Direct all of your employees' student loan questions to Savi. Savi delivers tailored recommendations based on each borrower's unique loan profile.

### No Technical Integration

Savi Essential does not require any technical integration or data transfer. We can get your co-branded site up and running in less than an hour.

### Real-Time Impact Dashboard

Employers have access to a real-time dashboard including powerful impact metrics like Total Debt Held and Total Projected Forgiveness, among others.

## LOW COST \*

Employers that pay for Savi Essential see **3x higher participation and impact**. The low cost benefit is discounted to only \$70 per participant per calendar year.

### Estimated usage based on employer size:

1,000 employees	40 - 100 users/yr
2,500 employees	100 - 300 users/yr
15,000 employees	600 - 1,500 users/yr

\* If you're unable to cover the Essential Service this year, Savi Essential is also available on a per employee or voluntary basis. Contact Savi to request more information.

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# Employees Save \$187+ Per Month

Savi helps private and public-sector employees enroll in affordable government repayment programs.

## MANAGE STUDENT DEBT BETTER

Many employees struggle to navigate their student debt options and don't know what they qualify for. Savi can help them find a manageable monthly payment and stay on track. Under government repayment programs, employees can pay lower student loan payments based on their income without accruing interest. Savi can identify programs and handle the government application process.

Savi's personalized repayment calculator helps borrowers find the best loan options, analyzing 100+ programs. Borrowers can apply for income-based repayment programs, like SAVE, and Savi supports e-filing, ensuring they are ready to resume repayments.



## THE SAVE PLAN

The government recently launched the SAVE plan- the most generous income-based repayment plan to date.

- Borrowers pay no more than 5-10% of their discretionary income.
- Borrowers earning less than \$32,800 individually, or less than \$67,500 for a family of four, have \$0 monthly bills.
- Borrowers on the SAVE plan would not accrue additional interest.
- Students who borrowed less than \$12,000 would get loan forgiveness after 10 years of payments.
- Available to private sector and public sector employees.

\*Family members are also eligible for participation

## RECRUIT & RETAIN THE BEST TALENT

- Employees are looking for benefits that can stretch their dollars further, and address real financial pain points
- Many employees have student debt but no degree and are struggling to repay.
- Savi can help employees of all types

**Borrowers earning less than \$32,800 can see \$0 monthly bills.**

**OVER 60%**

of employees expect their employer to help them with student loan debt.

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# savi STUDENT DEBT SOLUTION

Join more than 500 employers who trust Savi to handle student loan support. We're building a better borrower and employer experience:

We know PSLF and Loan Forgiveness better than anyone. That's why we've found the most forgiveness for our users...

**\$3B+**

Total Projected Forgiveness

The program helps employees achieve meaningful savings both in their monthly budgets and in the overall cost of their college debt. An employee told us she was struggling to pay her rent but now she has that burden lifted. **It's really life changing!**

- Benefits Director, Boston Medical Center

We're a widely trusted employer partner in healthcare and higher education. Our customer support and attention to you remains our top priority.

**500+**

Participating Employers; select clients include:

**UPMC**  
LIFE CHANGING MEDICINE

**BOSTON MEDICAL CENTER**  
EXCEPTIONAL CARE. WITHOUT EXCEPTION.

**UK** University of Kentucky

**University of Pittsburgh**

The only student loan benefit that offers...

**A MONEY BACK GUARANTEE**

I was already working toward forgiveness, but found new savings. **My monthly payment went from \$360 to \$150** -- a reduction by more than half!

- client employee



Over \$1,800 in avg. annual savings per employee

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