



Bring student  
loan debt down  
to size with  
**Student Loan  
PayDown** and  
**Gradifi Refi**



**gradifi**<sup>®</sup>  
A First Republic Company



If you're like many people, student loan debt is one of your biggest stressors. But thanks to your employer's partnership with Gradifi, you now will receive a monthly contribution toward your student loans and have access to student loan refinancing offers that will help you bring your student loan debt down to size.

## Making an impact on your loans and your life

Gradifi's Student Loan PayDown benefit can help you potentially cut years off your student loans and save you thousands of dollars. And the process is simple:

- You create a Gradifi account by entering a few details about yourself.
- Then, you enter your loan information on the Gradifi platform.
- And finally, you receive a monthly contribution from Netchannels directly to your student loan servicer.
- Continue to make your own monthly student loan payment to see just how much your employer contribution can do for you.

### Netchannels' Student Loan PayDown Plan

Monthly Contribution	Maximum Total Contribution
\$100	No Limit

### Impact of a \$100 monthly contribution to the median bachelor's degree borrower<sup>1</sup>

#### Without Employer Repayment Plan<sup>2</sup>

\$268.30  
Monthly Payment



#### With Employer Repayment Plan

\$268.30  
Monthly Payment



Pay off debt **3 years, 1 month** earlier and **save \$10,046** with a \$100 monthly employer contribution

<sup>1</sup> Estimated savings assume extra payments are applied throughout repayment term of the loan. Your savings will vary.

<sup>2</sup> This assumes borrower only makes scheduled payments.



## See what's possible with Gradifi Refi

Gradifi Refi gives you access to leading lenders who offer some of the lowest student loan refinancing rates available. Plus, receive a **\$300 bonus**<sup>1</sup> when you refinance your student loans through Gradifi Refi. And the process is simple:

- You enter a few details about yourself and your student loans on the Gradifi platform.
- Then, we show you your student loan refinancing options.
- And finally, you select the lender that best suits your needs and begin the application process.

### Gradifi Refi Preferred Lenders<sup>2</sup>



### Student Loan Refinancing Impact

Original Loan	New Loan
\$575.40 Monthly Payment	\$495.69 Monthly Payment
\$19,048 Interest	\$9,472 Interest
6.80% Interest Rate	3.55% Interest Rate
10 years Term	10 years Term
\$50,000 Loan Balance	\$50,000 Loan Balance

Lower monthly payment by **\$80/mo.** and **save \$9,576** in total interest<sup>3</sup>  
– a savings of up to 50%.

1. LendKey and Earnest Bonus: \$300 in PayDown Rewards® will be paid out after your eligible LendKey or Earnest loan has been applied for, approved and disbursed. LendKey or Earnest is not responsible for PayDown Rewards. Note: Gradifi receives compensation from LendKey or Earnest for each loan funded through this program. First Republic Bonus: Limit one Student Loan Refinancing promotional offer per household and cannot be combined with other offers. 2. Terms and conditions apply. Gradifi, Inc., is a wholly owned subsidiary of First Republic Bank. 3. Estimated savings are based on refinancing a \$50,000 student loan with a 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.



## A solution that's tailored to your unique needs

Through Gradifi, you'll also receive no-cost access to expert student loan counselors from American Student Assistance®, a national nonprofit that can help you understand how to:



Consolidate and refinance student loans



Repay private and federal student loans



Postponing, forgiving, and discharging student loans

To speak with an ASA counselor,  
call **844-248-3447** or  
email **support@asa.org**



## Get Started with Gradifi

Look for an email invitation from Gradifi with a personalized link for you to sign up. Just register with basic personal information and enter your student loan information and explore our leading lenders. Netchannels will send contributions directly to your student loan provider. You can revisit the platform anytime to see how your paydown is paying off!

**[membersupport@gradifi.com](mailto:membersupport@gradifi.com)**

**1-844-GRADIFI**

