



STUDENT LOAN PAYBACK PROGRAM

If you're like many people, student loan debt is one of your biggest stressors. But thanks to your Netchannels' partnership with a financial institution, 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

Loan Pay Down benefit can help you potentially cut years off your student loans and save you thousands of dollars. And the process is simple:

- Provide your loan information to our controller
- 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.

1. Estimated savings assume extra payments are applied throughout repayment term of the loan. Your savings will vary.
2. This assumes borrower only makes scheduled payments.

NETCHANNELS' STUDENT LOAN PAY DOWN PLAN

Monthly Contribution	Maximum Total Contribution
\$100	No Limit

Impact of a \$100 monthly contribution to the median bachelor's degree borrower¹

Without Employer Repayment Plan ²	With Employer Repayment Plan
\$268.30 Monthly Payment	\$268.30 Monthly Payment
\$5,696 Interest	\$3,850 Interest
4% Interest Rate	4% Interest Rate
\$26,500 Principal	10 years Term
	\$18,300 Principal
	\$8,200 Employer



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