



College Finance Benefits

Employer Friendly.
EMPLOYEE FOCUSED.



A Solution for Today

Visit any news website and you'll likely see an article about the challenges of financing a college education, including the ongoing consequences of student loan debt. Many of these articles focus on how too much debt adds stress to working adults and can negatively impact important life events such as weddings, home buying and future career decisions.

Progressive employers have responded to this growing concern with innovative benefit programs to enhance employee recruitment and retention. These new benefits include informational resources as well as direct financial assistance to help address the economic impact of funding a college education.

Aspire Resources Inc.® has created a suite of employee benefits to help progressive employers administer innovative programs of this nature. **College Finance Benefits** is a national program helping employers provide solutions for their employees no matter what stage of college financing they or their children may be experiencing.



A Retention Tool for Tomorrow

As your company looks for creative solutions to help employees address the economic impact of financing a college education while also improving recruitment and retention of top talent, you can count on us. We have 40 years of experience in all aspects of private student loan administration and a laser focus on customer service to provide your employees the attention they deserve.

Our suite of College Finance Benefits can help your company reach a new level in attracting highly sought-after staff and keeping them in your employment. It encompasses a broad range of products and options to benefit employees in all stages of financing a college education while offering your company easy-to-implement components.

¹ www.employeebenefitadviser.com/news/millennials-disrupt-traditional-benefits-for-modern-priorities?feed=00000152-175b-d933-a573-ff5fe21d0000

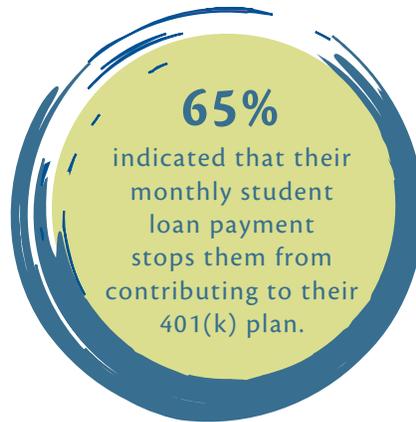
² www.consumerreports.org/money/new-employee-benefit-helps-repay-student-loan-debt/

³ qz.com/721983/the-newest-workplace-benefit-for-millennials-paying-down-their-student-loans/

⁴ www.forbes.com/sites/kellypeeler/2016/08/01/are-student-loan-repayment-plans-the-next-big-employee-benefit/#65c30ecb4b56

Research Findings

In today's highly competitive job market, companies must work harder to attract and retain the best talent. As new generations enter the workforce, employers should evaluate whether their benefits match their employees' needs. Aspire investigated what employees of larger employers want out of a benefits package, especially in regard to college financing assistance.



The Aspire College Finance Benefits white paper with the complete survey results can be found at www.AspireResourcesInc.com/Results.

Something for All Employees

Our full suite of student loan solutions is designed to enhance the success of your talent management efforts. This voluntary benefits program features an option for your company to make monthly contributions toward employees' student loans or college savings programs. The program also includes loans for parents with college students, loans for employees' children and refinancing opportunities for those with student loan debt concerns.

The Need

-  Reduce existing student loan debt or increase college savings for oneself or a family member
-  Refinance high-rate student loans
-  Assist a family member planning to attend college
-  Navigate the complexities of financing a college education
-  Help with understanding student loans in repayment and exploring future college funding solutions
-  Financing professional development

Our Solution

-  Employer Contribution Program
-  Reset Refinance Loan®
-  In-School Loans
-  Education Finance Resources
-  College Finance Resource Line
-  Tuition Assistance Program

College Finance Benefits Solutions



Employer Contribution Program

Employers can assist employees who are repaying student loans by making supplemental monthly payments to an employee's student loan debt. For employees with no student loans, employers can instead make contributions to 529 college savings plans for the employees' dependent family members.

The Employer Contribution Program, administered through Aspire, allows employers to make a direct impact on the student debt carried by their employees. Our automated, secure processes make it easy for employers to make monthly contributions to each employee's loan(s) or 529 college savings plan. This service also includes the administration of an employer match to retirement programs such as 401(k) accounts, based on the employee's level of student loan payments or 529 contributions.

Benefits for Employers

- Cost-effective solution
- Program setup and management
- Recruitment and retention incentives
- Competitive edge

Benefits for Employees

- Shortened loan repayment term
- Cost savings
- Reduced repayment burden
- College savings option (through 529 deposits)
- Increase retirement savings while paying off student debt



Reset Refinance Loan

The Reset Loan is a national student loan refinance program available to all employees at participating companies.

The Reset Loan is funded through ISL Education Lending, the name under which our parent company, Iowa Student Loan Liquidity Corporation®, does business. The Reset Loan is ideal for young professionals, or parents who borrowed on behalf of their student, who are looking for ways to reduce costs on existing student loan debt and simplify repayment.

Reset Loan Features for Employers

- No-cost solution
- Program setup and management
- Recruitment and retention incentives
- Available in all 50 states

Reset Loan Features for Employees*

- Highly competitive fixed rates
- An interest rate reduction for automatic payments
- Simplified repayment
- Quick and easy pre-qualification process

**All applicants are subject to credit review, including a review of their FICO scores and debt-to-income levels.*



In-School Loans

Students and families working to finance college can find the process stressful and filled with high-cost options.

Employers looking to ease the stress their employees experience when making college financing decisions with their students can offer access to our in-school loans: the Partnership Advance Education Loan® for students and the College Family Loan® for parents or families members who wish to borrow on behalf of a college student to relieve some of the student's potential debt. These national loan programs, also funded through ISL Education Lending, have no implementation costs to employers.

In-School Loan Features for Employers

- No-cost solution
- Additional employee benefit
- Recruitment and retention

In-School Loan Features for Employees*

- Highly competitive fixed rates
- Multiple repayment options
- No fees

**All applicants are subject to credit review, including a review of their FICO scores and debt-to-income levels.*



Tuition Assistance Program

Employer-provided tuition assistance programs pay dividends in the form of a better educated and more productive workforce and higher job satisfaction. Through our partner Scholarship America, employers can take advantage of comprehensive administrative support services for your company's tuition reimbursement program.



Education Finance Resources

Understanding the complexities of financing a college education is an important step for long-term financial wellness. Employers have the opportunity to assist employees and their family members through this complicated and often confusing process to help relieve stress in their employees' lives.

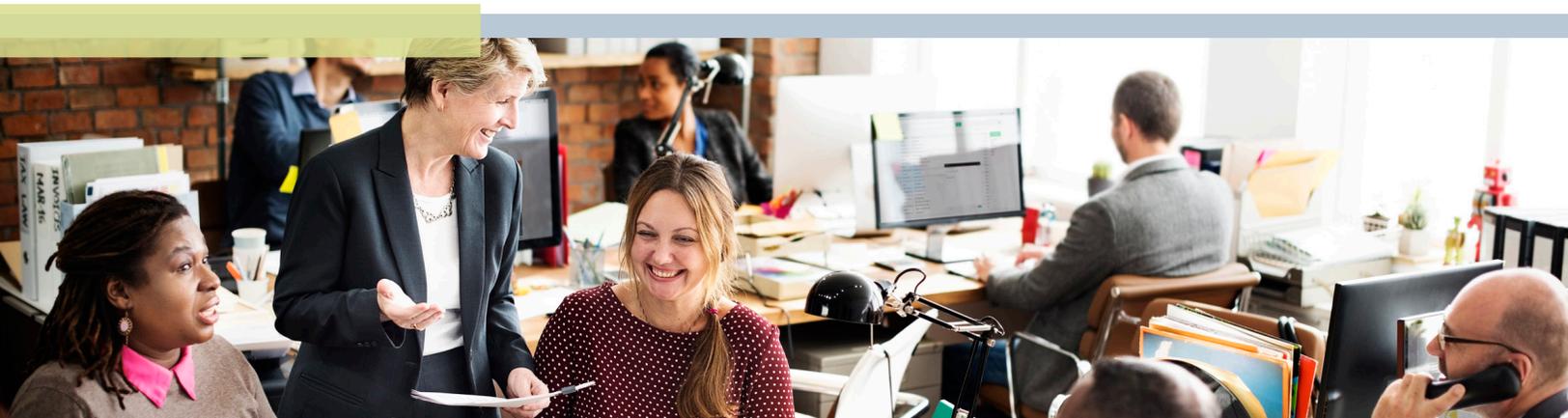
Through ISL Education Lending, we offer employers a way to provide multiple smart borrowing tools and college finance resources, including:

- Student Loan Game Plan®
- Return on College Investment
- College Funding Forecaster
- Grad Degree Gauge
- Parent Handbook



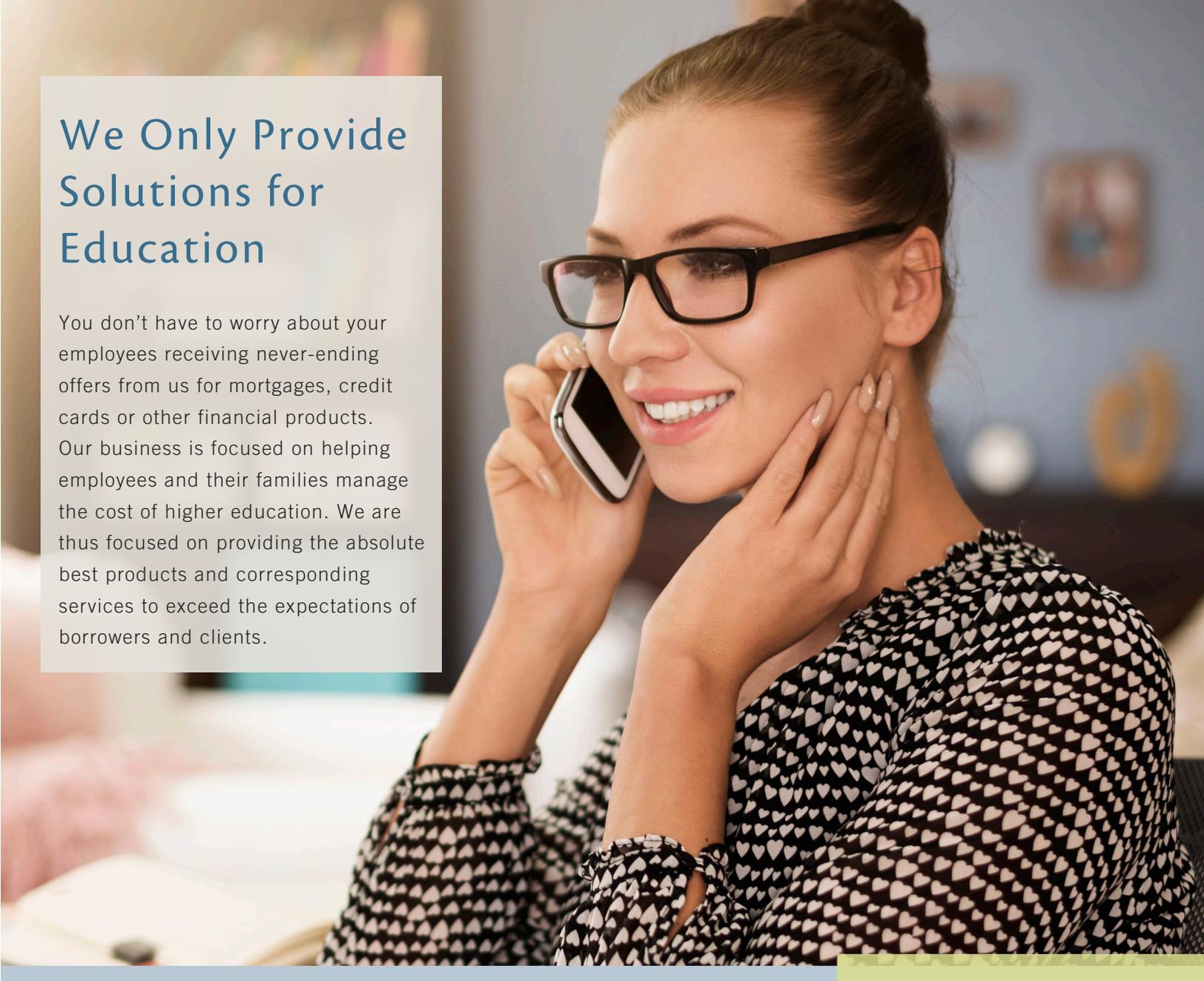
College Finance Resource Line

Student loans are complicated and can certainly be confusing. For that reason, we are offering informational support to those seeking one-on-one assistance. Our highly trained experts offer guidance for employees with existing student loans and for parents of college-bound children exploring college funding solutions.



We Only Provide Solutions for Education

You don't have to worry about your employees receiving never-ending offers from us for mortgages, credit cards or other financial products. Our business is focused on helping employees and their families manage the cost of higher education. We are thus focused on providing the absolute best products and corresponding services to exceed the expectations of borrowers and clients.



About Aspire Resources Inc.

Aspire Resources Inc. is a wholly owned, for-profit subsidiary of Iowa Student Loan Liquidity Corporation, an Iowa-based nonprofit corporation also known as ISL Education Lending. We have 40 years of experience in the student loan industry and are constantly growing to provide more services to assist our clients. Established in 1979, we began servicing federal student loans in 1981. Aspire performs functions outside of ISL's tax-exempt designation by providing services to employers, lenders, secondary markets and postsecondary institutions.

Contact Us

Visit our website at www.AspireResourcesInc.com or call (877) 855-1119.



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