

SALT®



Empowering Students, Enabling Dreams

Every student who wants a college degree should be able to get it in a financially responsible way.

Presented by: Casey Wallen

12.7.2016



Agenda

American Student Assistance and Salt

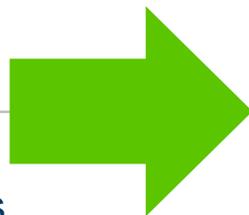
- ASA History
- Empowering Students, Alumni, and Families
- A Continuum of Services
- Prevention vs. Cure
- In-School Services/SALT Demo
- Post-Grad Services (Education Debt Management System)
- Performance/Results
- Consider Your Options
- Thank You

SALT®



American Student Assistance

- 60 years' experience working with students, alumni, and families
- National not-for-profit
- Recognized leader for teaching students financial education and how to successfully manage their student loan debt



Salt

- Proactive outreach that aligns with the student life cycle
- Self-paced financial education curriculum
- One-on-one telephone and live chat support by experienced counselors

Extending Our Reach, Amplifying Our Impact

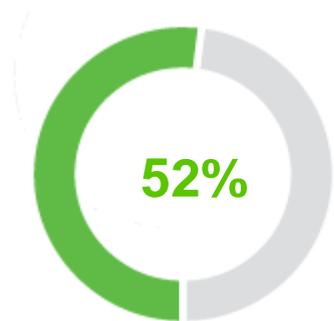
SALT®



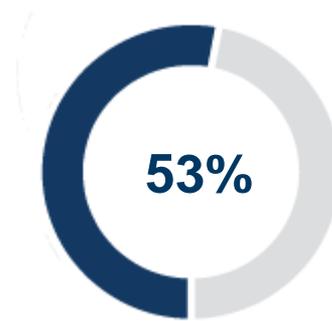
More than 300
participating partners
Over 1,300,000
active members

Impact of Student Debt

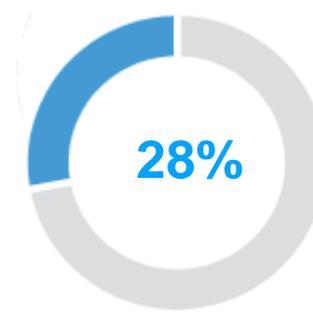
Student loan debt is having a profound impact on the daily lives of young Americans, limiting their ability to achieve financial success. In a recent survey, respondents indicated that their student loan debt impacts their decision to:



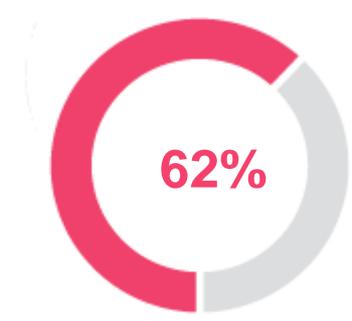
make large purchases like **buying a car.**



decided on a **career field.**

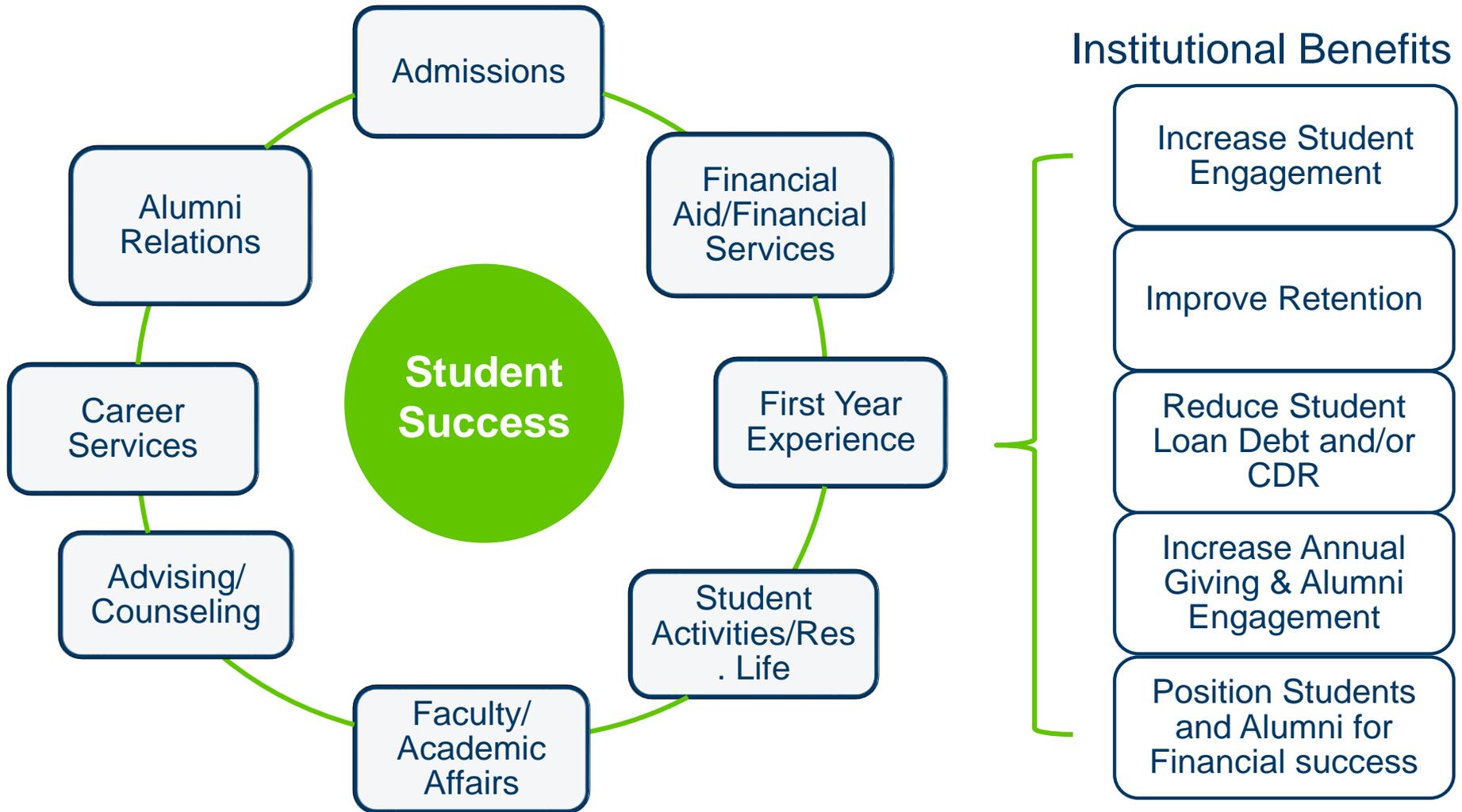


delay their decision to **starting a family.**



put off **saving for retirement.**

Student Success Across the Campus





How Salt Works

Prevention vs. Cure

We believe engaging students early through proactive outreach helps avoid future financial issues.

Included in our continuum of Salt services are:

- Neutral financial education resources, advice, and self-paced courses designed from the **student's point of view**
- **Live one-on-one counseling** by trained advisors who can answer the students' questions objectively and advocate on their behalf
- **Easy-to-use tools** that educate them on the impact of their loans
- Help finding **jobs, internships, and scholarships**
- Resources that remain available **long after students graduate** or leave campus for some other reason

SALT[®]



Pre College

College Planning
Financial Education

For high school students,
parents, and adult learners



In College

Financial Education
Education Debt Management

For college students
and recent alumni



Post College

Education Debt Management
Financial Education

For alumni, parent borrowers, and
older Americans

By engaging them at the point of enrollment, during and after they're in school, Salt helps them think differently about their finances and the money many borrow to pursue higher education.

Goals: Master Money

SALT

Search...

Welcome, Caroline | Log Off

Courses | Goals | Loan Help | Resources | Connect

Be A Money Master

Learn the financial basics with the info from Salt below, and defeat your debt—student loans and otherwise.



Master Money

Repay Student Debt

Pay For School

Find A Job

budgeting | banking | credit | taxes | insurance

Master Money

By Relevance

By Type

article | Salt suggests



credit scores, credit, credit cards

★★★★☆

The 5 Factors That Determine Your Credit Score

Lenders rely on credit scores to determine the riskiness of borrowers. By knowing the most...

5m | Save

article | Salt suggests



interest rates, savings accounts, banking

★★★★☆

How Does Interest Work?

Interest is basically the cost of borrowing money. Depending on the account you...

3m | Save



Need Help?



credit, credit scores, interest rates

★★★★☆

Why Your Credit Score Really Matters

Your credit score affects your entire financial life - from small things like being able to...

3m | Saved

comic

that \$3.65, you've now bought 100 lattes! Here's a coupon for one on us.

Awesome! Thanks!

budgeting, spending

★★★★☆

What's That Morning Latte Really Costing You?

Little purchases can make a big impact if you don't keep track of them. Since talk is cheap

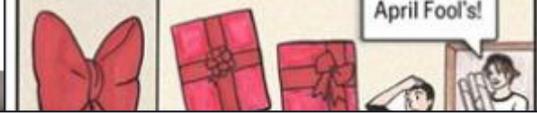
1m | Save

Master Money

article



comic



Be A Mo

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Jobs

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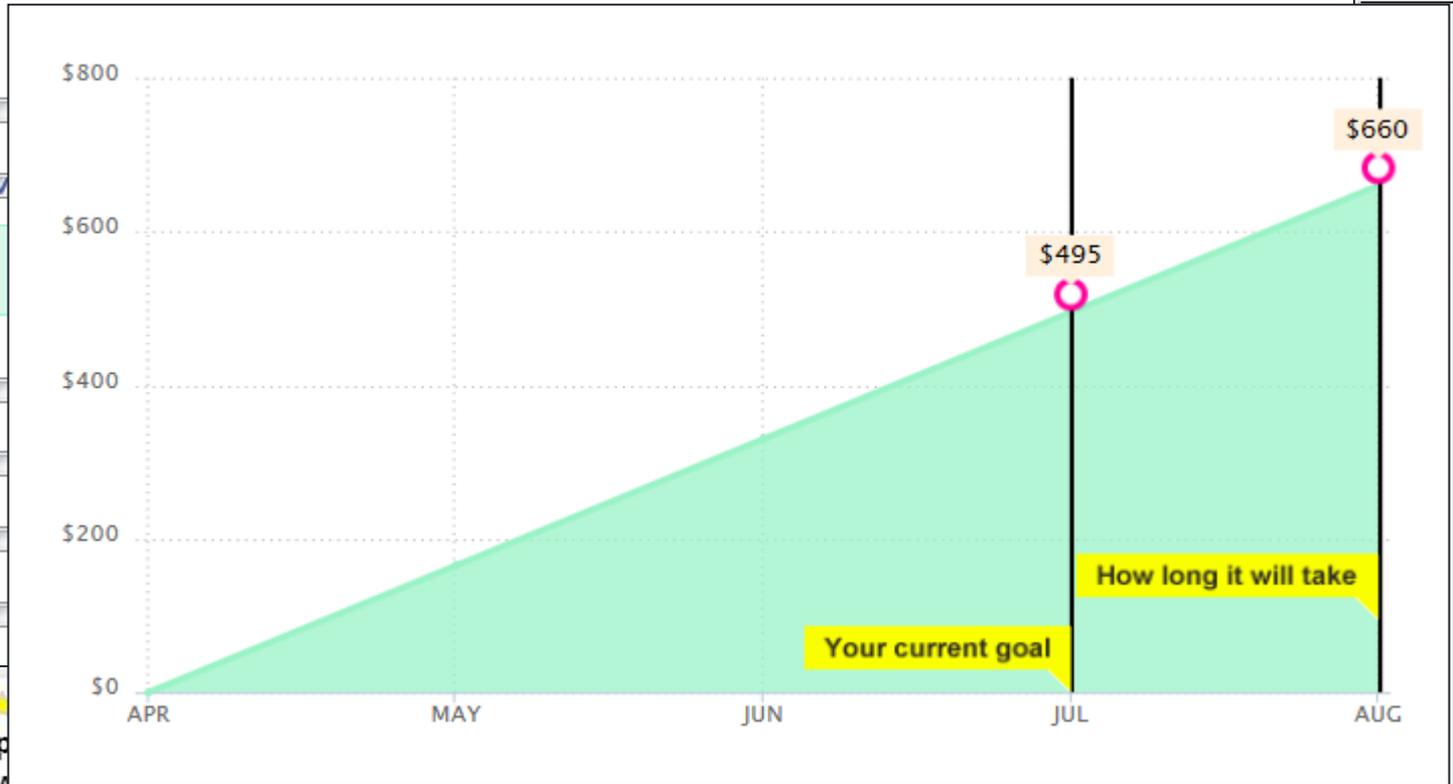
Loan

Pare

Savi

Othe

I drive a car ▼, and I pay for



★★★★★
5 Step
A New

Goals: Pay For School

SALT

Search...

Welcome, Caroline Log Off

Courses Goals Loan Help Resources Connect

Find Money For School

There are tons of scholarship dollars and different financial aid for college. Simplify it all with info from Salt below.

Master Money Repay Student Debt **Pay For School** Find A Job

scholarships federal student aid private loans transferring school choice

Pay For School By Relevance By Type

article Salt suggests



college costs , school choice , transferring

★★★★☆

3 Options If You Can No Longer Afford Your College

When college funds run short, many students leave school. But transferring, switching to...

4m. | Save

article Salt suggests



federal student aid , private loans , retirement

★★★★☆

What Parents Must Know Before Borrowing Student Loans

By borrowing or co-signing loans, parents may help their children right now - and hurt...

4m. | Save



Need Help?

Chat with Salt. Online

Ask our community a question. Salt Central

infographic

Write One Essay ... Apply For Lots Of Scholarships

Most scholarship applications ask for an essay on the same topic: you. Write a good...

2m. | Save

article

scholarships , scholarship applications

★★★★☆

How To Write A Winning Scholarship Essay In 5 Steps

By understanding what scholarship providers find compelling, you can brainstorm, write...

4m. | Save

Pay For School

Find Money

There are tons of different financial options available with info from SALT.

Master Money

scholarships

Pay For School

infographic

QUICK TO COLLEGE

Financial aid can be a game-changer for college students.

article

★★★★★

The Quick Financial

Getting financial aid can be confusing. Here's how to be confident.

Save

Find Free Money For School With Scholarship Search

Scholarships allow you to cover education costs for free. Find awards you qualify for based on your hobbies, interests, academic background, and more with the SALT scholarship search engine.

Updated: September 28, 2015

What You'll Learn

- How to qualify for scholarships.
- Which scholarships you may be eligible for.
- Where to learn more about these awards.

"Free." "Money." Have two more beautiful words ever sat side-by-side? We don't think so. Seriously—scholarships are like student loans you never have to repay. Still, many students never apply for them.

Don't be one of those students.

The SALT® scholarship search engine includes over 3.6 million awards worth more than \$14 billion. Let us identify the ones that work for you! Just answer a few questions, and our service provider (Unigo Group) will find your best scholarship matches.

Get Started

video



ASA UNIVERSITY

federal student aid

★★★★★

Deconstructing Award

Your financial aid award details all of the types of financial aid funding you've been offered...

4m. | Save

Scholarship Results

Here are your personalized scholarship matches. Features to apply to or update your search criteria to get more results.

Scholarship	Award Amount
Upper Level STEM Scholarship	\$1,000
Empire 500 Early College Money Scholarship	\$1,000
North "No Essay" Scholarship	\$2,000
Don't Text and Drive Scholarship	\$1,000
East Money Walk International Essay Competition	\$1,000
UNIVERSITY OF ALABAMA	\$1,000
UNIVERSITY OF ALABAMA	\$1,000
UNIVERSITY OF ALABAMA	\$1,000

suggests



community a question.

al

Borrowing And Repaying Student Loans

Whether you're borrowing federal or private student loans, a lot of different...

3m. | Save



Goals: Repay Student Debt

The screenshot shows the SALT website interface. At the top, there is a search bar and navigation links for Courses, Goals, Loan Help, Resources, and Connect. A blue arrow points to the 'Repay Student Debt' button in the main navigation bar. Below this, there are filters for 'Repay Student Debt' by Relevance and By Type. The search results are divided into 'tool' and 'ebook' sections. The 'tool' section features 'REPAYMENT NAVIGATOR' with a 4-star rating and a description: 'Use our Repayment Navigator to add your federal student loan information to your...'. The 'ebook' section features '100+ Ways To Get Rid Of Student Loans (Without Paying Them)' with a 4.5-star rating and a description: 'No one likes repaying their student loans—and you may not have to! Find even more...'. Both results include a 'Save' icon and duration (20m and 66m respectively).

The infographic is titled '25 SURPRISING STUDENT LOAN FACTS'. It includes a list of topics: 'payment plans', 'repayment basics', and 'consolidation'. It has a 4.5-star rating and is titled 'Surprise Your Friends With Your Student Loan Knowledge'. The text below reads: 'Harness the power of social media to open your friends' eyes to these useful student'. It also includes a 'Save' icon and a duration of '3m'.

The video thumbnail features a character named Benjamin Buckley and is titled 'ON THE STREET Lightning Round'. It includes the SALT logo and a 4.5-star rating. The text below reads: 'SALT On The Street: Student Loan Lightning Round'. The description says: 'Benjamin Buckley is back! This time, he's asking rapid-fire questions about types of'. It also includes a 'Saved' icon and a duration of '3m'.

Know What You Owe



Add A Debt

Debt Type:

Debt Name:

Balance:

Monthly Payment*:

Interest Rate:

Pay To:

Amount Borrowed:

Date This Debt Was Borrowed:

*Fill in the "Monthly Payment" from your statement. If you leave this field blank and we'll estimate this amount for you.

Get Started

To start organizing your debt from the National Student Loan Clearinghouse credit cards

Choose Your Debt

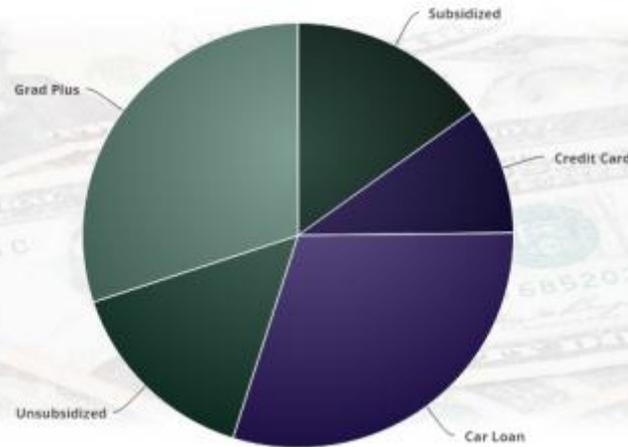
Import Federal Student Loans For federal student loans supported.

Add Debts

Show me how

Know What You Owe

My Debt



Your Debt Information:

Total Owed **\$66,500.00**

Monthly Payment **\$1,000.00**

Last Updated: February 4, 2016

All Set For Now? Check Out This Stuff Next!

- [Repayment Navigator: Reach Your Debt-Free Destination \(Tool\)](#)
- [Own Your Loans \(Lesson\)](#)
- [100+ Ways To Get Rid Of Your Student Loans \(Without Paying Them\) \(eBook\)](#)
- [Master Your Plastic \(Lesson\)](#)
- [Car Loan Payoff Calculator \(Tool\)](#)

My Federal Student Loans (click on a loan to see details)

Add Debt +

Type Of Debt	Name	Balance	Monthly Payment
Federal Student Loan	Subsidized	\$10,000.00	\$100.00
Federal Student Loan	Unsubsidized	\$10,000.00	\$100.00
Federal Student Loan	Grad Plus	\$20,000.00	\$200.00
My Total Federal Student Loan Debt:		\$40,000.00	\$400.00/Month

My Other Debt

Add Debt +

Type Of Debt	Name	Balance	Monthly Payment
Credit Card	Credit Card	\$6,500.00	\$250.00
Car Loan	Car Loan	\$20,000.00	\$350.00
My Total Debt (Not Including My Federal Student Loans):		\$26,500.00	\$600.00/Month

Loan Repayment Navigator

Checkpoint

Are you currently on time, as defined by your loan servicer?

Yes

No

Back

Start Over

Checkpoint: How's Your Loan Repayment Going?

I borrowed a total of: \$25000

Every month I owe: \$261

Can you afford to keep paying this amount every month?

Yup, I can swing the payments, but I want to know more details about my payment plan. Learn more about **standard repayment**. [Go!](#)

Reduce the amount I owe each month by extending the period of time I'll have to finish repaying my loans with **extended repayment**. [Go!](#)

Reduce the amount I owe each month initially and gradually increase my payments with **graduated repayment**. [Go!](#)

Make my monthly payments more affordable by aligning them with my income with **income-driven options**. [Go!](#)

Combine my federal loans into one larger loan, so I only have to pay one bill every month with **consolidation**. [Go!](#)

Put my loan payments on hold, temporarily. [Go!](#)

Using Standard Repayment

If you have federal student loans, you'll automatically be enrolled in standard repayment after your grace period ends. This means you'll pay the same amount for 120 months, unless you change your repayment plan.

Updated: September 14, 2015

What You'll Learn

- What the advantages of standard repayment are.
- Why you may want to choose a different option.
- How to lower your monthly payments if you need to.

If you have federal student loans, you'll automatically be enrolled in [standard repayment](#) after your [grace period](#) ends. This means you'll be required to pay the same amount every month for 10 years (120 payments). If you make payments on time, your loans will be completely repaid at the end of that period.

The Basics

Here's how standard repayment works:

- You'll be placed into standard repayment once you finish your grace period.
- Repayment lasts 10 years (120 payments), and your monthly payments will be the same each month.
- If you can't afford the monthly payments, you may be able to choose from a number of options to make them more manageable.
- Your monthly payment amount may be higher under standard repayment than with an income-driven repayment option, but this plan generally costs you less in [interest](#) in the long run.

[Get Your Payment Estimate](#)

Stacking It Up

Here's what your monthly payments could look like under standard repayment compared to other plans:

Repayment Plan	Monthly Payment
REPAY	\$61
New REP	\$61
Pay As You Earn	\$61
Old REP	\$91
Income-Sensitive	\$196
Income-Contingent	\$220
Extended	\$243
Graduated	\$292
Standard	\$403

See All Repayment Info

Loan Repayment Plans

Standard (10 Years)	VISITED
Extended (25 Years)	GO NOW
Graduated (10 Years)	GO NOW
Income Based (20 - 25 Years)	GO NOW
Income Sensitive (5 Years)	GO NOW
Income Contingent (25 Years)	GO NOW
Consolidation (Varies)	GO NOW
Postponing Payments	
In-School Deferment	GO NOW
Education Related Deferment	GO NOW
Summer Bridge Deferment	GO NOW
Perkins Loans Deferment	GO NOW
Rehabilitation Training Deferment	GO NOW
Plus Loan Post Enrollment Deferment	GO NOW
Unemployment Deferment	GO NOW
Economic Hardship Deferment	GO NOW
Military Deferment	GO NOW
Peace Corps Deferment	GO NOW
Post Active Duty Deferment	GO NOW
Forgiveness And Discharge	
Education	GO NOW
Healthcare	GO NOW
Military	GO NOW
Public Service or Government	GO NOW
STEM Career Field	GO NOW
Serious Life Events	GO NOW
Late Payments	
Default	GO NOW
Delinquency	GO NOW

Loan Repayment Navigator

Checkpoint: How's Your Loan Repayment Going?

I borrowed a total of: **\$50000**

Every month I owe: **\$522**

Can you afford to keep paying this amount every month?

Yup, I can swing the payments, but I want to know more details about my payment plan. Learn more about [standard repayment](#).

Go! >

Reduce the amount I owe each month by extending the period of time I'll have to finish repaying my loans with [extended repayment](#).

Go! >

Reduce the amount I owe each month initially and gradually increase my payments with [graduated repayment](#).

Go! >

Make my monthly payments more affordable by aligning them with my income with [income-driven options](#).

Go! >

Combine my federal loans into one larger loan, so I only have to pay one bill every month with [consolidation](#).

Go! >

Put my loan payments on hold, temporarily.

Go! >

< Back

Start Over

2m. | Save

Using Standard Repayment

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Updated: September 14, 2015

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- How to lower your monthly payments if you need to.

If you have federal student loans, you'll automatically be enrolled in [standard repayment](#) after your [grace period](#) ends. This means you'll be required to pay the same amount every month for 10 years (120 payments on time, your loans will be completely repaid at the end).

The Basics

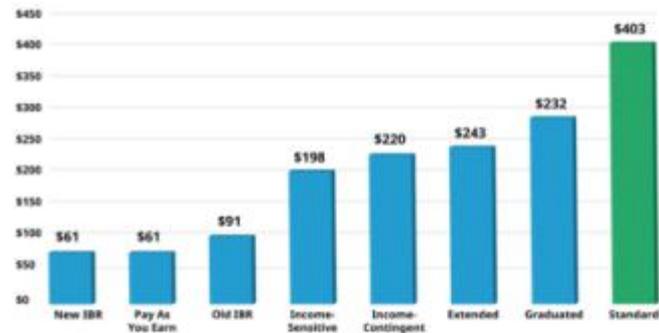
Here's how standard repayment works:

- You'll be placed into standard repayment once you finish your loan.
- Repayment lasts 10 years (120 payments), and your monthly payment amount is \$522.
- If you can't afford the monthly payments, you may be able to choose a different option to make them more manageable.
- Your monthly payment amount may be higher under standard repayment option, but this plan generally costs you less in [interest](#) over the life of the loan.

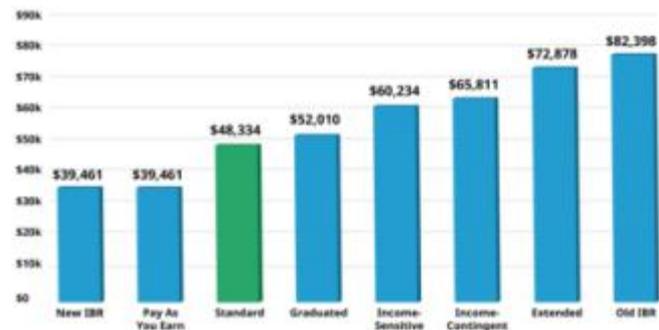
Get Your Payment Estimate

Stacking It Up

Here's what your monthly payments could look like under standard repayment compared to other plans:



With those large monthly payments, standard repayment puts you on a schedule to repay your loans relatively quickly. Using a different [repayment plan](#) to reduce those payments may look good, but that may let more interest build up—drastically increasing the total cost of your loan.



The [repayment period](#) will vary for each repayment plan. To find out how long you will be making payments under this repayment plan and how we came up with these numbers, [check out the bottom of the page](#).

Goals: Find A Job

SALT Search... Welcome, **Caroline** Log Off

Courses Goals Loan Help Resources Connect

Land A Killer J-O-B
Find the right job and drive yourself right up the corporate ladder with the info below from Salt®.

Master Money Repay Student Debt Pay For School **Find A Job**

job search · job applications · job interviews · internships · salaries · career skills

Find A Job By Relevance By Type

article Salt suggests
404 ERROR
networking · career skills · career advancement
★★★★☆
Are You Making These 3 Networking Mistakes?
Whether you're networking to find clients or a new job, you'll want to avoid coming on too...

video Salt suggests
How To Craft Your Elevator Pitch
A successful elevator pitch should include who you are, what you want, and what value...
★★★★☆

video

ing der career.com

job search · career choice · job applications

★★★★☆

How To Use Your School's Career Center

By visiting your school's career center, you can get the information and counseling you...

4m. | Saved

article

salaries · retirement · healthcare

★★★★☆

Understand Your Salary And Total Compensation

Your paycheck is only a part of what you earn at work. When choosing a job, consider your...

1m. | Save

Ongoing Career And Loan Support



ASA

Joanne

Dash

jdash@email.com

Consolidation

How does consolidation work?

[SEND QUESTION >](#)

Chat With Counselors About Your Student Loans

SALT's counselors can help you understand your student loan options and create a plan—no matter what questions you may have:

- Which repayment option is right for me?
- Am I able to postpone loan repayment?
- What should I do if I've fallen behind on my payments?

[Chat Now](#)

Chat With Counselors About Your SALT Account

If you're having an issue with your SALT[®] account, we can help with that, too! Get answers to all of your membership questions:

- Can you help me update my SALT account information?
- How do I reset my password?
- Where do I go to access My Money 101™ courses and tests?

[Chat Now](#)

[cancellations](#), [loan discharge](#)



60+ Ways To Get Rid Of Your Student Loans (Without Paying...

HOW TO TAKE AN Alumni Netwo

12 Ways To Improve Your Networking





WHY INTERNSHIPS ARE WORTH IT



Everyone knows that internships are a great way to gain experience in your chosen field while earning school credit and even some extra money. That experience could give you a huge advantage over the competition when it's time to look for your first job after college—but if that isn't enough, here are some **other reasons why internships are worth doing.**

Refine Your Search

Show me

- All Opportunities
- Internships
- Entry Level Jobs
- Student Jobs

Keyword/Major

Marketing, Design,...

Location

Boston, MA

Search Radius

20 miles

Show more fields

Search

Internships & Jobs in Boston, MA

Showing results near "Boston, MA". [Click here to include 9,620 virtual internships.](#)

Results 1 — 10

Sort By: Most Recent

Accounts Payable Clerk

Accountemps — Cambridge, MA

Our client, a prestigious university in Cambridge, is currently seeking an accounts payable clerk to assist them for a medical leave on their team. The accounts payable clerk will be assisting with en...

Job L \$

Teller - Dorchester, MA

Citizens Financial Group — Dorchester, MA

Responsibilities At Citizens Financial Group, Inc. we empower colleagues to be the best they can be, each and every day. We are a leader in the financial services industry and we know that in order t...

Job L \$

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Job L \$

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Responsibilities At Citizens Financial Group, Inc. we empower colleagues to be the best they can be, each and every day. We are a leader in the financial services industry and we know that in order t...

Job L \$

Filter Results

Top Locations

- All Locations
- Boston (879)
- Cambridge (214)
- Woburn (78)
- Waltham (72)
- Burlington (59)
- Framingham (48)
- Norwood (42)
- Newton (41)
- Peabody (38)
- Dedham (37)

Location Type

- All
- Virtual (9,620)
- Local (2,393)

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job search

Find A Job

Kevin Bacon
all connected
and the Intern



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Search...

Welcome, [Caroline](#) [Log Off](#)

[Courses](#) [Goals](#) [Loan Help](#) [Resources](#) [Connect](#)

[Learn About Salt Courses](#)

[Go To Salt Courses](#)

Welcome To Salt!

Select an item below to get the advice, guidance, and motivation you need to succeed—now and down the road.

[Master Money](#)

[Repay Student Debt](#)

[Pay For School](#)

[Find A Job](#)

Featured

By Relevance

By Type

tool



[Job search](#), [career choice](#), [internships](#)

★★★★☆

Find New Opportunities To Launch Your Career

Whether you're trying to get your foot in the door or advance to the next level of your...

45m. | [Save](#)

article



[school choice](#), [career choice](#)

★★★★★

How To Take Advantage Of Your Time in College

In college, you'll face many short-term responsibilities (exams, extracurriculars...

3m. | [Save](#)

Test Your Money Knowledge With Salt Courses

These interactive money courses help you take control of your finances and student loans.

What Are Salt Courses?

Salt® Courses (formerly [My Money 101™](#)) are a series of interactive modules about budgeting, identity theft, student loans, and other money-related topics. Your school or organization wants you to take charge of your personal finances, so they asked us to help.

Available [Salt Courses](#) include:

- Fundamentals
- Educational Planning
- Internships, Incomes, and Careers
- Employment
- Money Management
- Budgeting
- Student Loans
- Student Loan Repayment
- Credit and Debt Management
- Saving and Investing
- Risk Management
- Taxes



[Go To SALT Courses](#)

Money Management Tools And Calculators



tool

checking accounts

★★★★☆

Where Is Your Money Going?

Having a personal way to keep track of your money is essential.

3m. | ★ Saved



tool

salaries, insurance

★★★★★

How Much Are You Saving?

Your salary is just one part of your compensation package.

5m. | ★ Saved



tool

checking accounts, banking, banks

★★★★☆

How Does Compound Interest Work?

If you keep your money in an interest-bearing account, your bank automatically gives you interest on the interest you've earned.

3m. | ★ Saved

Compare Living Expenses Between Cities

Updated: September 10, 2015

Before you relocate for a job, find out how much you'll need to earn to maintain your current lifestyle in the new location with our cost of living calculator.

- Where Do You Live?
 - CA | Sacramento
- Where Are You Moving?
 - DC | Washington
- What Do You Earn Now?
 - \$50,000
 - \$0 | \$250,000

To maintain your current lifestyle in Washington you'll need to earn:

\$63,435 per year

27% more

Cost Factors For Washington:

Housing	81% higher
Food	5% lower
Utilities	26% higher
Transportation	5% lower
Healthcare	4% lower

* This cost-of-living comparison is based on data provided by The Council For Community And Economic Research (C2ER).



Details





SALT®
Education Debt
Management
Services

Multi-Channel Service Delivery

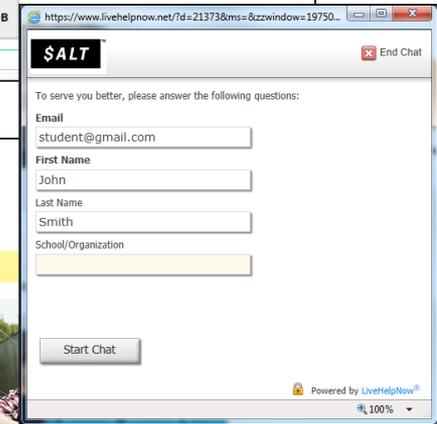
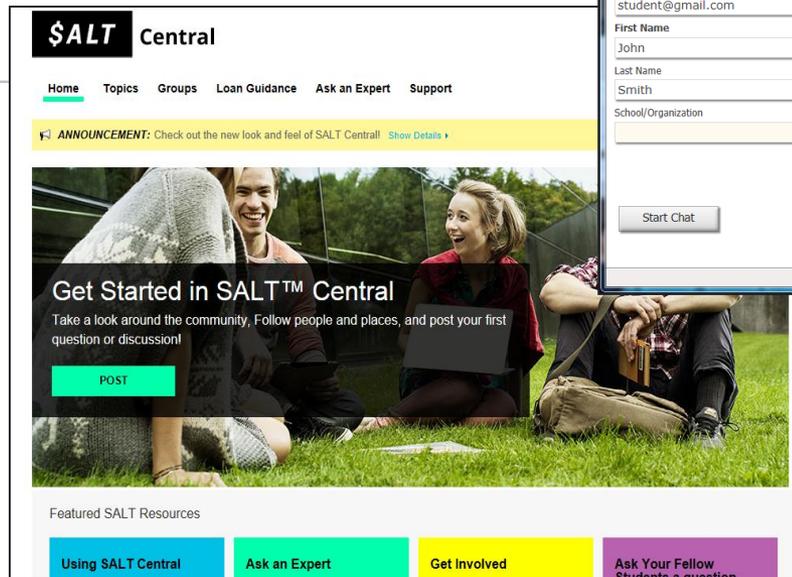
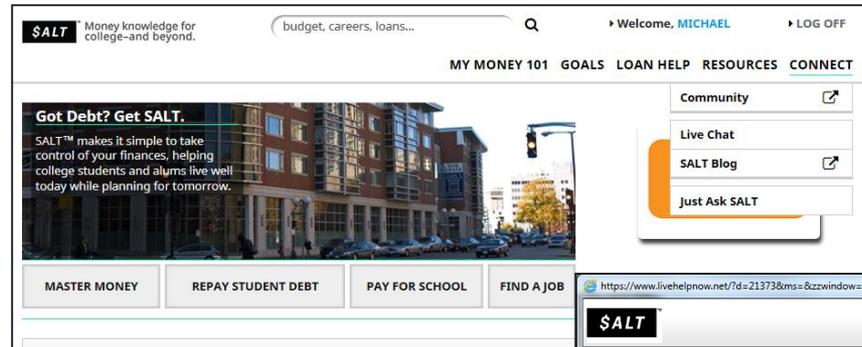
Combining the traditional...

- Phone
- Email
- Print (outbound)

...with interactive, modern communication channels

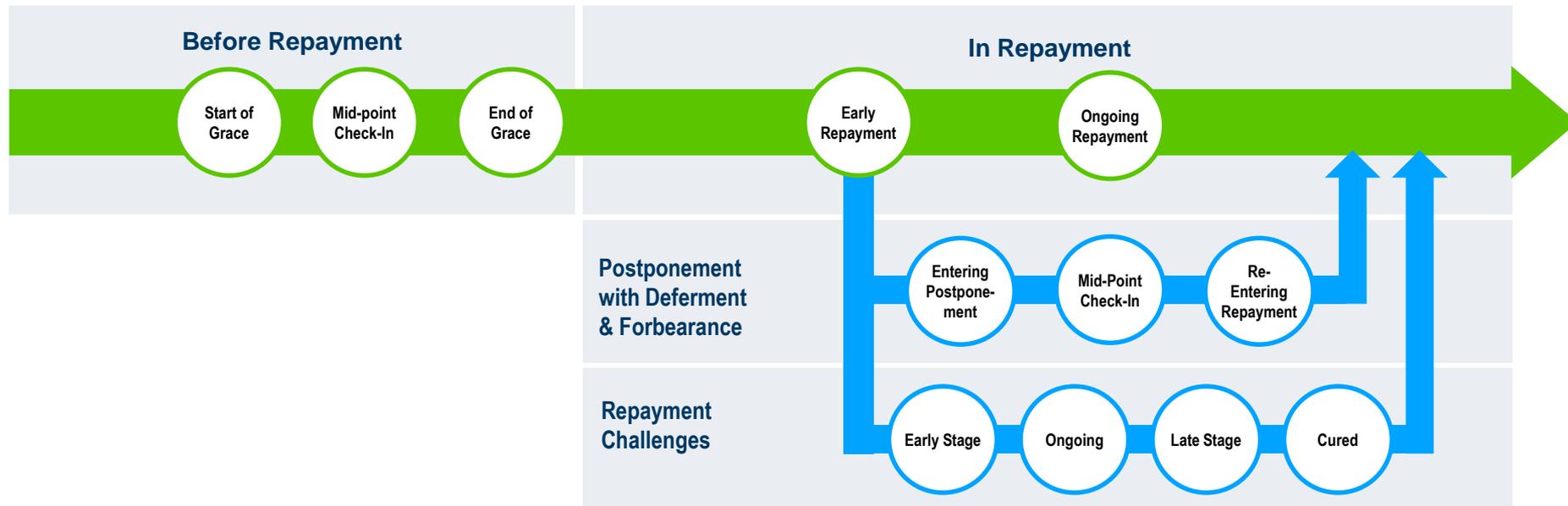
- Web self-service
- Web chat
- SALT Central online community

...to better accommodate SALT customers in the ways they wish to communicate



Post-Graduate Services

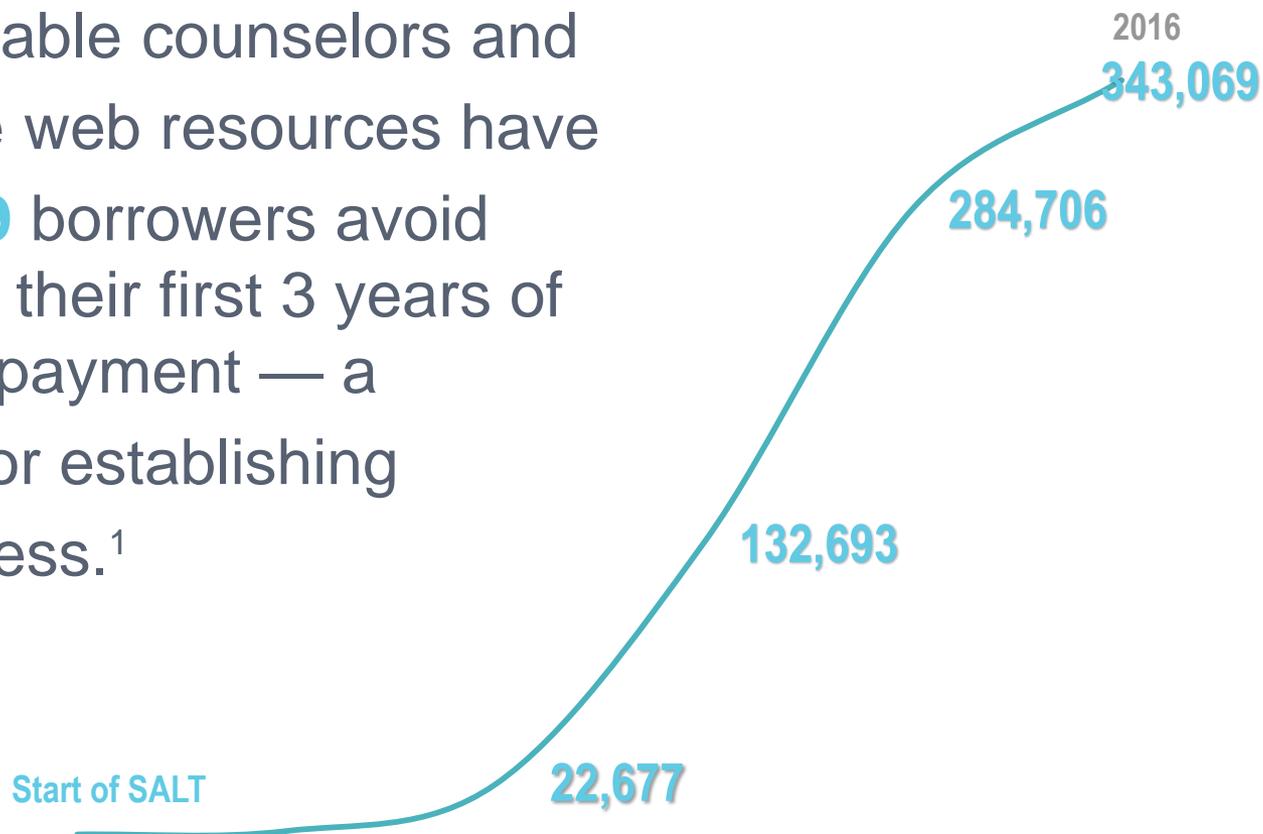
Graduates receive proactive outreach and well-timed information to stay on track with their student loan repayments, including live counseling support.



- Proactive outreach to borrowers in all loan statuses through the first three years of repayment
- Targeted, timely communications that address the needs of borrowers
- Live counselor support available seven days a week at any stage of the repayment process
- Neutral, unbiased, professional, and empathetic

EDM Result – Empowering Borrowers

Our knowledgeable counselors and comprehensive web resources have helped **343,069** borrowers avoid default through their first 3 years of student loan repayment — a critical period for establishing long-term success.¹



1. The population consists of eligible student-loan borrowers who finished their first 3 years of repayment without falling into default on any of their student loans since the launch of SALT. Student-loan borrowers received SALT Communication in school and received EDM support in their first 3 years of repayment.



Measuring Salt Effectiveness

Outcomes Model

Salt measures the positive affect of student interactions through a tiered outcomes model:

1. **Engagement:** with cobranded school and partner communications
2. **Financial Literacy:** with our self-paced online courses, easy to use tools, and real world money skills
3. **Education Debt Management:** with proactive outreach, timely communications, and live counselors

Engagement and Education Support

As a Salt client, you will have access to a team of Professional Services Consultants to help you build your financial education program using Salt content and resources.

Consultant Offering:

- Campus Engagement Meeting Facilitation
- Financial Education Program Design
- Faculty and Staff Training
- Curriculum Support
- Student Ambassador Training

Engagement and Educational Tools:

- Communication Kits
- Curriculum resources and Instructor's guide
- Power Point presentations
- Flyers, posters and banners
- Promotional resources for events

Ongoing Training:

- Live and recorded, on-demand webinars
- Regional client forum events



Salt Usage

- **2 million** member & borrower interactions in 2016
- **Over 1.29 million** activated Salt members
- **524,600** average page views a month
- **2,423** average visitors per day
- **99% satisfaction** rate with overall phone call counseling experience
- **90% satisfaction** rate with the live chat's overall experience

A dedicated team that works directly with your school to develop a custom engagement plan for your campus.

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Results – Financial Education

Our proactive financial education teaches students the life skills required to make informed financial decisions at critical junctures along their higher education experience.



Participation:

- Over **2.3 million** member & borrower interactions in 2015
- Over **180,000** Salt Course completions



Satisfaction:

- **77%** of users would recommend Salt courses to their peers
- **83%** overall user satisfaction rate



Learnings:

- Average exam score of **87%** across all Salt course lessons
- **96% increase** in understanding of the standard loan repayment term

More data available for Financial Education Participation, Satisfaction, and Learning.

Salt users rated site content:



Results – Education Debt Management

Whether it is delinquency, late-stage delinquency or default, we proactively reach out with timely communications and support to them get back on track and return them to good standing.



Salt Performance

- When engaged with Salt, troubled borrower are **3.3x** more likely to resolve their delinquency
- Salt outreach helped over **420,000 borrowers** who were delinquent in the past 12 months, resolve their delinquencies.



Reducing CDR:

- ASA's proactive outreach continues to outperform the national average (**FY12: 7.8% Salt vs 11.8% national**)
- **73% of schools** who signed up for Salt saw an improvement in their FY12 CDR vs. FY11 CDR compared to 54.8% of all non-Salt schools

More data available for Salt EDMS proactive outreach performance and CDR by school type.

Our Commitment to You

At the core of SALT is our promise to provide a comprehensive continuum of services to your students and alumni—before, during, and after college. To make good on that promise, we will provide you with:

- **People** – a dedicated team of campus, consultants, client liaisons, and counselors to help school administrators and SALT members
- **Training** – structured to educate and deliver SALT services to your students and alumni.
- **Tools and Resources** – designed with students in mind so they can confidently manage their student loans and gain financial skills for life.
- **Reporting** – comprehensive metrics, benchmarking, and reporting so schools can chart student engagement and results.



Thank you

Together, we're empowering students and helping more people find the opportunity to fulfill their dreams.

Casey Wallen, Manager Higher Education Partnerships

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