

Student Loan Repayment & Financial Wellness

The benefit **today's workforce** demands.

\$1.83T

Total U.S. student
loan debt

42.7M

Americans
carrying debt

65%

Workforce:
Millennial or Gen Z

Only 14%

Employers offering
this benefit

What We Cover

Part 1: The Student Loan Crisis

Part 2: Why This Benefit: Tax & SECURE Act 2.0

Part 3: The Four Pillars

Part 4: Thrive Repayment Benefit

Part 5: Thrive Student Loan Advisors

Part 6: Results, Pricing & Next Steps

The Student Loan Crisis

\$1.83 Trillion

in outstanding student loan debt – more than auto loans and credit cards combined.

42.7 Million

Americans currently carrying student debt across every generation and every industry.

5.1 Million

Borrowers in active default – their wages are being garnished **right now.**



“ *If you're not helping employees manage financial stress, you're going to lose talent to companies that do.*

— PwC Financial Wellness Survey, 2025

Financial Wellness Matters.

\$300B lost annually to financial-stress-driven absenteeism and turnover.

65%

of the U.S. workforce
Millennial or Gen Z
by 2030

The Workforce Has Changed.

75% commit 5+ years if employer helps pay loans

58% prefer loan benefit over extra vacation days

56% say debt drives which employer they choose

86% stay longer with financial wellness benefits

Tax Free.

Up to \$5,250/year
per employee.
IRC Section 127.

The Tax Case

For the Employer

7.65% payroll tax exempt on every dollar contributed. Fully tax-deductible as a business expense.

For the Employee

Excluded from gross income. No federal income tax. No FICA.

SECURE Act 2.0

Loan payments now trigger employer retirement matching even with \$0 employee 401(k) contribution.

The Window Is Open.

Only 14% today.
38% within 5 years.

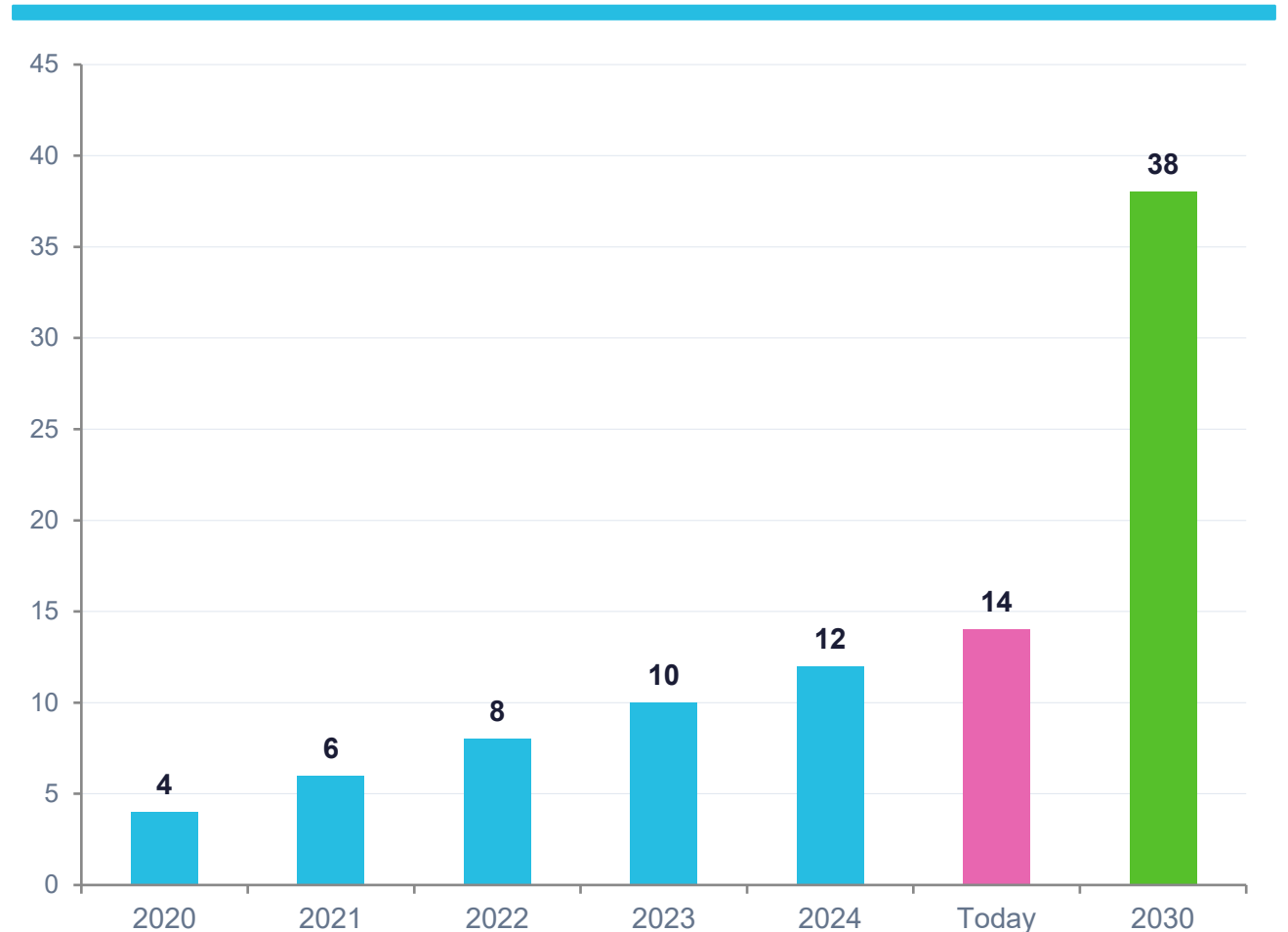
First mover wins.

14%

today

38%

within 5 years



PROGRAM 1

Repayment Benefit.

Employer-funded.

Tax-free to \$5,250.

For every budget & every workforce.

PROGRAM 2

Student Loan Advisors.

Expert 1:1 guidance.

At no employer cost.

70% of borrowers need this.

Two benefits. One platform. Better together or powerful on their own.

BENEFIT 1



\$5,250

tax-free per employee per year

Thrive Repayment Benefit

3 Program Options.

4 Benefit Account Types.

Easy Set-up.

Happy Employees. 😊

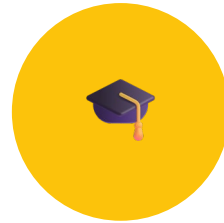
Four Pillars.

One budget.
Every employee.
Every life stage.



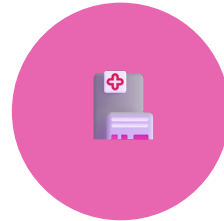
Student Loan Repayment

Up to \$5,250/yr - 100% tax-free under IRC §127



529 College Savings

SECURE Act 2.0: unused funds roll into a Roth IRA



Health Savings Account

Triple-tax advantage - the only one in the tax code



Emergency Savings

43% of Americans can't cover a \$1,000 emergency



Three Structures

01

Flexible Match

Mirrors your 401(k). Employees choose where dollars go.

02

Employer Match

Flat dollar or % match. Employee allocates the funds.

03

Employer Direct Pay

Employer pays directly. Employee contributes \$0.

Flexible Matching Program

Retirement Match: 100% up to 5%

		Retirement Account	Student Loans, 529 & Emergency Savings
Bobbi	Employee Contribution	5%	0%
	Employer Match	5%	0%
Lyla	Employee Contribution	0%	5%
	Employer Match	0%	5%
Donovan	Employee Contribution	3%	2%
	Employer Match	3%	2%

\$5,250 Student Loan Benefit Dollars (TAX FREE)

Employer Pay

Student Loans, 529 College Savings, Emergency Savings	
Employee	\$0
Employer	\$100
<hr/>	
Carvana	\$1,000/year
Estee Lauder	\$100/month
Google	\$2,500/year
Hulu	\$100/month
Staples	\$100/month

Employer Match

Student Loans, 529 College Savings, Emergency Savings	
Employee	2%
Employer	2%
Employee	\$100
Employer	\$100
<hr/>	
Sports Apparel	\$100/month
Law Firm	100% up to 3% comp
Engineering Firm	100% up to \$3,000/yr
Hospital	50% up to \$5,250/yr

\$5,250 Student Loan Benefit Dollars (TAX FREE)

SECURE ACT 2.0



With the SECURE Act 2.0, employers can now match student loan payments with retirement contributions.

		Retirement	Student Loans
Traditional 401(k)	Employee	5%	—
	Employer	5%	—
Loans Only	Employee	0%	5%
	Employer	5%	—
Split Allocation	Employee	3%	2%
	Employer	5%	—

Employees build retirement savings WHILE eliminating debt at the same employer cost.



**Borrowers have
been overpaying on
their loans for
decades. Today that
changes.**

BENEFIT 2

Thrive Student Loan Advisors

**Expert 1:1 guidance
for every employee.**

At no employer cost.

92% of student loans are federal.

Only expert guidance unlocks what's available.

Free. Every Month. For Every Employee.

**Expert guidance that can change
a borrower's financial future.**

Student Loan Webinars



- Income-Driven Repayment & all 2026 updates
- PSLF eligibility, certification & new appeals
- SAVE termination – what every borrower must do now
- Defaulted loans & wage garnishment relief
- Parent PLUS strategies · Deferment & Forbearance

Loan Review & Enrollment

Our 1:1 Student Loan Advisory Sessions put an expert in every borrower's corner.



New Loan Program Eligibility

Full review of all loans, servicers, and program options.

Optional Loan Consolidation

Where needed, proper consolidation to unlock IDR and PSLF.

New Loan Program Projection

Side-by-side comparison of all available repayment plans.

Optional IDR Enrollment Processing

Complete paperwork prepared and submitted on the employee's behalf.

Counseling & Support

1:1 advisor session - questions answered, next steps clear.

Optional Income Recertification

Annual recertification to keep payments and forgiveness on track.

Loan Forgiveness: Few Get the Relief They Deserve.

Thrive Advisors fix this.

Why 99% Get Denied

Wrong Loan Type

Loans not consolidated to Direct Loans before payments began. The single most common disqualifier.

Wrong Repayment Plan

Payments on a non-qualifying plan don't count toward forgiveness. Most borrowers never knew.

Missed Certifications

Employment not certified annually. One gap disqualifies years of qualifying payments.

3.3%

Early PSLF approval rate
(pre-reform)

99%

Peak denial rate (2019)

9 Million

People who qualify

<2%

Have actually received
forgiveness

Standard vs. Income-Driven Repayment

Scenario: AGI \$55,000 · Family of 5 · \$50,000 in federal loans

For Illustration Only

Standard Repayment

Monthly Payment

\$530

Total Paid

\$63,638

Forgiven

\$0

Term

10 years

vs

Income-Driven Repayment

Monthly Payment

\$118

Total Paid

\$14,160

Forgiven

\$49,478

Term

10 years

\$412/month, lower payment in IDR. \$49,478 forgiven. Expert guidance.



**Real
Borrowers.
Real Relief.**

Actual Thrive client outcomes.

Success Stories

\$287K

FORGIVEN

NJ mother of four has been paying since the 1990s. Thrive corrected servicer errors and guided her through PSLF.

\$156K

FORGIVEN

K.H. was paying \$599/month. She tried to get relief for 3 years and kept getting rejected. Thrive challenged and corrected. Full forgiveness.

\$157K

BENEFIT

University Hospital dermatologist - payment went from \$2,800 to \$1,400/month. Term cut from 20 years to 4.

Fees: Simple. Transparent. Easy-Peasy.

No long-term contract.

Repayment Benefit

Implementation	\$2,500 one-time
Per enrolled participant	\$6.95 / month
Monthly minimum	\$300
Tax-free up to	\$5,250 / year

Student Loan Advisors

Student Loan Review	\$0
Monthly Webinars	\$0
Optional Enrollment Services	\$0 to Employer

Ready.

Let's bring financial wellness to your clients.

Contact

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“Employees who feel financially secure will be much more loyal to the mission of the company that makes that possible for them.”

Dan Schulman, former CEO, PayPal