



Gradifi Benefits Guide

Your employer values your financial well-being, and knows that financial stress is top of mind for many employees, which is why they have joined forces with Gradifi to provide you with financial wellness benefits that help you tackle your student loan debt and save for the future - all in one intuitive platform.

Benefits available to you:



STUDENT LOAN
PayDown

See what's possible with
Gradifi by E*TRADE





Student Loan PayDown

Gradifi by E*TRADE's Student Loan PayDown benefit can help you **potentially cut years off your student loans and save thousands** with the help of your employer's contributions.

Your program design

Monthly Employer Contribution	Annual Employer Contribution
\$100	\$1,200

*Please reach out directly to your benefits or HR department regarding questions about your employer's Student Loan PayDown program design.

When applied to the principal of your loan, your employers contribution saves you even more on interest!

Getting started is simple:

1. Create a Gradifi account by entering a few details about yourself through your unique email invitation
 2. Enter your loan information into the Gradifi platform
 3. Gradifi will send your employer's contributions, as set by their plan design, directly to your student loan servicer(s)
 4. Be sure to continue making your own monthly student loan payment requirement as stated by your loan servicer(s) to reach the full impact of your employer's contributions!
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Here to help

If you have other questions, our customer support team is available to support you. They can be reached at:

membersupport@gradifi.com | 1-844- GRADIFI

Hours of Support: Monday-Friday 8:00 AM to 8:00 PM ET

If you need help logging into the Gradifi experience, please visit the Gradifi platform to log on, reset your password, or resend your email invitation.

Expert counselors from American Student Assistance® are also here to assist with your student loan or college savings questions and concerns. They are available through the Gradifi portal as well as via email and phone. ASA® can be reached at:

info@asa.org | 800-999-9080

The E*TRADE Financial family of companies provides financial services, including trading, investing, banking, and managing employee stock and financial wellness benefit plans.

E*TRADE Financial Corporate Services, Inc. recently acquired Gradifi, Inc. Gradifi offers financial wellness benefits focused on solutions for employers to provide their employees student loan and college savings benefits.

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