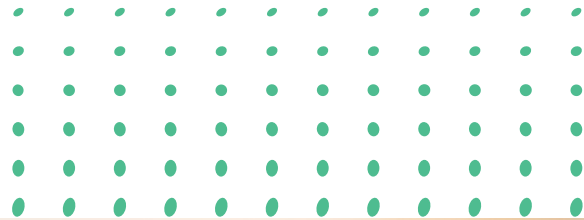




MMA



Massachusetts
Municipal
Association



Education Benefit Solutions

Smart Solutions for Student Loans and Beyond

A Financial Strain on Employees:

Student debt affects workers across every industry, role, and income level—with over 46 million Americans carrying loans and an **average balance of \$37,000**. From recent grads to seasoned professionals, borrowers are navigating a complex and ever-changing system of repayment plans, servicers, and policies.

Employees Are Looking to Employers for Help.

Today's workforce expects financial wellness benefits that make a real difference. Savi partners with employers to address employees' evolving financial needs with a full suite of education benefits—from student loan guidance and employer contributions to SECURE 2.0 retirement matching and tuition reimbursement. Our platform enables **streamlined support** for employees at **every stage of their financial journey**.

OUR SOLUTIONS

STUDENT LOAN GUIDANCE

Self-serve tools and premium services to help employees navigate repayment and forgiveness options. Employers can offer premium access as a voluntary or subsidized benefit.

EMPLOYER CONTRIBUTION

Flexible support for various plan designs—monthly contributions, milestone rewards, and targeted programs—with streamlined delivery and tracking.

SECURE 2.0 RETIREMENT MATCH SUPPORT

Easily track and certify loan payments for compliant retirement matching—minimizing manual effort, ensuring accuracy, and boosting efficiency.

TUITION REIMBURSEMENT

Savi supports tuition reimbursement programs, helping you invest in employees' ongoing education and career growth with less administrative lift.



Student Loan Guidance

Savi helps employees take control of their student loans with a comprehensive strategy focused on monthly savings and maximizing forgiveness where possible.

APPLICATION PROGRESS... 83%

Estimated Payment \$106/mo
\$318 less than current plan

Forgiveness Eligible

1 ESTIMATE

✓ FAMILY

✓ INCOME

✓ EMPLOYMENT

✓ EDUCATION

✓ LOANS

MISCELLANEOUS

2 SELECT

3 ENROLL

★★★ FORGIVENESS ELIGIBLE PLAN ⓘ

PAYE ⓘ
Pay As You Earn income-based repayment plan

CONTINUE

\$106 ★ Monthly Payment \$116 less/mo	\$2,185 ★ Total Payment \$24,458 less	1yr 8mo ★ Until Repayment 8yr 4mo less	\$19,808 Loan Forgiveness Forgiveness eligible
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- ➔ **Student Loan Dashboard:** A simple, secure dashboard that displays all federal and private student loans in one place.
- ➔ **Eligibility Assessment:** An interactive tool that evaluates potential eligibility for federal or state repayment and forgiveness programs.
- ➔ **Repayment Calculator:** Easily explore how income-driven repayment plans could reduce monthly payments and maximize long-term savings.
- ➔ **Ongoing Education & Communication:** Timely emails guide users through the process, offer policy updates, and invite them to expert-led webinars.
- ➔ **Support When It's Needed:** Access to support via phone, email, and chat for help navigating the platform and answering student loan questions.

Premium Guidance

Individualized Support

Employees receive one-on-one guidance from Savi's student loan experts to navigate complex repayment and forgiveness options.

Digitized Applications

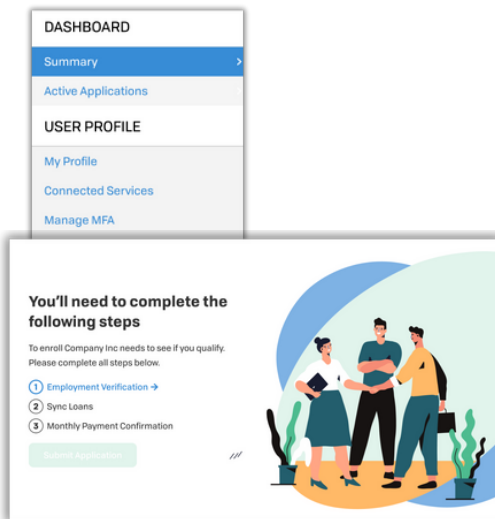
Savi streamlines and submits paperwork for federal income-driven repayment plans and Public Service Loan Forgiveness (PSLF), reducing workload and error risk.

Comprehensive Review

A full evaluation of each borrower's student loan situation to identify the most effective strategies for repayment and long-term savings.

Employer Contribution

Savi makes it easy for employers to offer a high-impact student loan benefit by contributing directly to employees' loan servicers. Savi handles all the processing and coordination—ensuring a seamless experience that supports financial wellness and strengthens retention.



Flexible Program Design

Recurring Contributions – Monthly or quarterly payments toward employee loans
One-Time Rewards – Bonuses for milestones or performance
Targeted Distribution – Direct support to specific employee groups



Retention & Engagement Impact

Student loan contributions are a powerful differentiator in total rewards packages—particularly valued by early- and mid-career professionals. This benefit helps reduce financial stress, increase satisfaction, and improve employee retention.

Secure 2.0 Match Support

Secure 2.0 allows employers to match retirement contributions for employees making student loan payments. Savi streamlines this process by tracking and certifying payments—minimizing manual work and ensuring compliance.

Simplified Payment Certification: Tracks and certifies eligible student loan payments to ensure compliance and accuracy.

Seamless Platform Integration: Connects with payroll and retirement systems to automate contribution matching.

HR & Benefits Team Support: Offloads documentation, tracking, and reporting to reduce administrative burden.

Boosted Retirement Participation: Helps employees earn retirement contributions while managing student debt.

Tuition Reimbursement

Savi streamlines tuition reimbursement programs, making it easier for employers to support employee education and career growth. By automating the verification and approval process, Savi reduces administrative workload, ensuring that employees receive the benefits they deserve while allowing HR teams to focus on other priorities. This seamless integration complements your student loan benefits, providing a holistic solution that supports both current debt management and future educational development—all within a single, easy-to-use platform.

Streamlined Submission & Approval

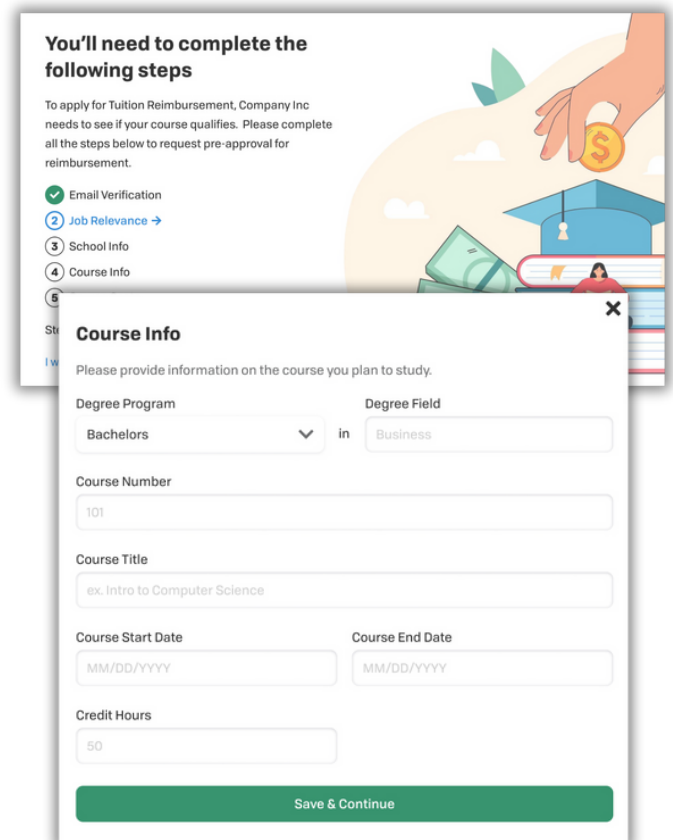
Savi works directly with employees to ensure they follow your program's guidelines, collecting and verifying course details upfront to confirm eligibility. Automated workflows improve accuracy and reduce the administrative workload for your team.

Track Documentation & Eligibility

Centralized tracking makes it easy to manage documentation, monitor employee progress, and confirm program compliance in real time.

Compliance Guaranteed

Savi ensures your tuition reimbursement program runs smoothly and stays aligned with your policies, reducing administrative headaches.



You'll need to complete the following steps

To apply for Tuition Reimbursement, Company Inc needs to see if your course qualifies. Please complete all the steps below to request pre-approval for reimbursement.

- 1 Email Verification
- 2 Job Relevance →
- 3 School Info
- 4 Course Info
- 5

Course Info

Please provide information on the course you plan to study.

Degree Program: Bachelors in Degree Field: Business

Course Number: 101

Course Title: ex. Intro to Computer Science

Course Start Date: MM/DD/YYYY Course End Date: MM/DD/YYYY

Credit Hours: 50

Save & Continue

A Full Suite of Student Loan & Education Benefits

Savi offers a comprehensive range of solutions—from repayment guidance and employer contributions to tuition reimbursement and Secure 2.0 retirement match support. We're here to help you deliver meaningful financial wellness benefits with less administrative lift.

Reach out to John Nelson, johnnelson@bysavi.com to learn more about how Savi can support your organization.

