

THE GIFT OF FINANCIAL WELLNESS

AN EMPLOYEE BENEFIT THAT
INCREASES COLLEGE & ABLE PLAN SAVINGS
REDUCES STUDENT LOAN DEBT



Gift of Independence / Gift of College At-Work

- Provides valuable information about the availability and usefulness of 529 ABLE and college savings plans
- A voluntary benefit to attract and retain talent
- A low-cost way to address personal finance issues that weigh heavily on employees' minds
- Socially responsible in helping to improve financial well-being and reduce educational debt load

Automated Deposits into ANY 529 college savings, ABLE plan or student loan account

How it Works:

- Through API integration, payroll provider is connected to the 529 plan or student loan account via the Gift of College platform
- Employees can conveniently direct contributions from payroll to desired account
- In addition to employees' voluntary contributions, employer has the option to contribute or to match

Value to Employees:

- An easy and convenient way to get started and to stick with saving
- Access to educational resources about 529 college savings and ABLE plans
- Tax-efficient way to save for a loved one's or for an employee's own educational or disability related expenses

Employer Costs:

Integration Cost: \$0

Per Participant: \$4.50 per participating employee per month

