

\$ALT

™
CREATED BY
AMERICAN STUDENT
ASSISTANCE®

After 50 years working with millions of student borrowers, American Student Assistance® (ASA) took what works and rolled it into a powerful, holistic program called **SALT™** that delivers services built for the student and around the student — before, during, and after college. Together we're helping students learn how to borrow smart, borrow less, and repay well.

Financial Education

Effective education is essential to SALT's success, and we're focused on teaching college students and alumni in the most efficient way possible. SALT's financial education curriculum **My Money 101™** uses a traditional methodology, as well as self-directed learning to help raise students' financial IQ. And because people learn in different ways, we provide guided tours on topics such as budgeting, loan repayment, and credit in captivating multiple mediums. SALT delivers the right information, at the right time, in the right format, resulting in better financial outcomes.



Education Debt Management

Through SALT's **proactive outreach** and multichannel website, we get the attention of student loan borrowers, turning information into action. We contact borrowers before their first payment is due to make them aware of all their options, and even reach out if they get off track with their payments. Live **one-on-one counseling** by trained advisors is also available, and for daily engagement, saltmoney.org offers rich bite-sized content. The pop-culturally relevant SALT Blog provides daily tips for living creatively within your budget. And our growing portfolio of mobile apps keeps financial matters top of mind.

ONGOING SUPPORT

Your institution will be assigned a **dedicated Client Manager** and **Campus Consultant** to work with you on a regular basis. Your Client Manager will guide you through implementation and act as a liaison between your institution and ASA. Your Campus Consultant will help drive student adoption, activation, and engagement. ASA will also provide you with co-branded promotional materials to encourage student and alumni participation.

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Anthony,
It's almost time for your student loan payment(s).

SERVICER	DUE DATE
Access Group Servicing	11/28/2013

Now what?

Make your payments work for you. Sign in to SALTMONEY.ORG, and:

- Create or update payment reminders.
- Explore options that could lower your monthly payments.
- See how much you can save by paying more each month.
- Get personal guidance on repaying your student loans.

[TAKE ME TO SALTMONEY.ORG](http://SALTMONEY.ORG)

READY OR NOT...

ABOUT SALT
SALT keeps you financially savvy and helps you manage the student loans you have.

CONTACT US
Email member support
Or call us: 855-488-2724
Mon-Thru: 8:00 a.m. – 10:00 p.m.
Fri: 8:00 a.m. – 8:00 p.m.
Sun: 11:00 a.m. – 10:00 p.m.
(All times Eastern)

SALT For Students

- Counselors who answer borrowers' questions about student loans.
- Borrower advocates trained to resolve student loan issues.
- Financial education tool that helps them understand their finances.
- Emails with tips on managing student loans and budgeting.
- Tools for engagement: forums and blogs, mobile apps, social media.
- Online tools that show how financial decisions affect their future.
- Guidance for securing alternative financing and scholarships.
- Tools to help find internships and work opportunities.

SALT For Alumni

- Proactive education debt management services.
 - *Repayment communications about their financial obligations.*
 - *Repayment challenge communications to past-due borrowers.*
 - *Re-entering repayment communications to high-risk borrowers.*
 - *Phone, email, and direct mail communications during repayment.*
- Live online chat with our expert student loan counselors.
- Access to available payment options.
- Support with real-world money skills and job search services.

SALT For Your Institution

- A secure data exchange platform to protect students' info.
- Product updates about our latest developments.
- Branded materials to encourage participation with SALT.
- Reports detailing your students'/alumni's progress.
- Online trainings that position your campus staff to succeed.
- A dedicated Client Manager and Campus Consultant for support.

Improving Outcomes Year After Year

- Multi-touch engagement plan based on campus/department goals.
- End-to-end client support that's data-driven and value-driven by outcomes.
- Comprehensive metrics, benchmarking, and reporting.

Visit schools.saltmoney.org for more information on **SALT's Responsible Borrower Program**.