



STUDENT LOAN REPAYMENT PROGRAM

GotZoom, Inc.
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A Superior Solution For The Employee That Meets A Critical Employer Need In A New, High-Growth Benefit Category

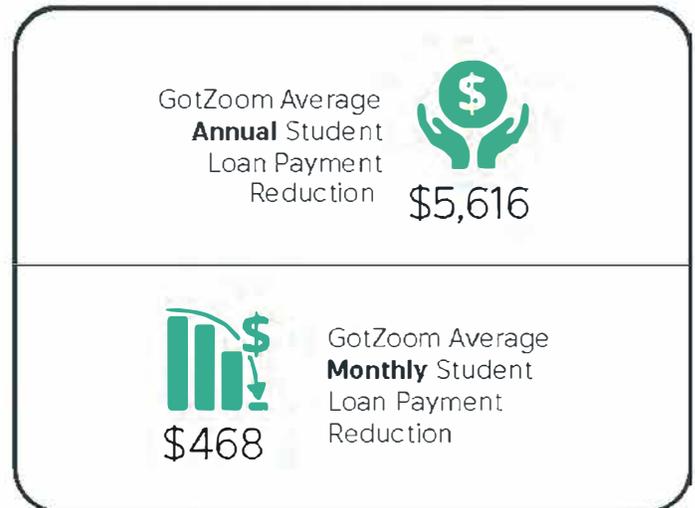
The Best Solution

GotZoom costs the employer less and delivers more benefit for the employee than either a contribution platform or debt refinancing because we first leverage the federal programs created for your workforce

- Only 2 out of 10 federal student loan holders utilize the available repayment and loan forgiveness programs

The Facts

- Employers need a better solution to address the explosion of student loan debt and the impact on their workforce
- 54% of Millennials prefer a student loan benefit over a 401(k)



What's GotZoom?

- A company with a singular focus on DOE student loan repayment programs
- Seven-year performance record



Why We're Better?

- Large student debt reduction achieved with federal repayment or forgiveness programs:
- Provides employee immediate relief
 - Costs employer significantly less



Employer Benefits

- Retention: equates to a 5% - 20% raise
- Recruitment: 83% of millennials prefer organizations with a student loan benefit
- Value: 3-year ROI 140%



Employee Benefit

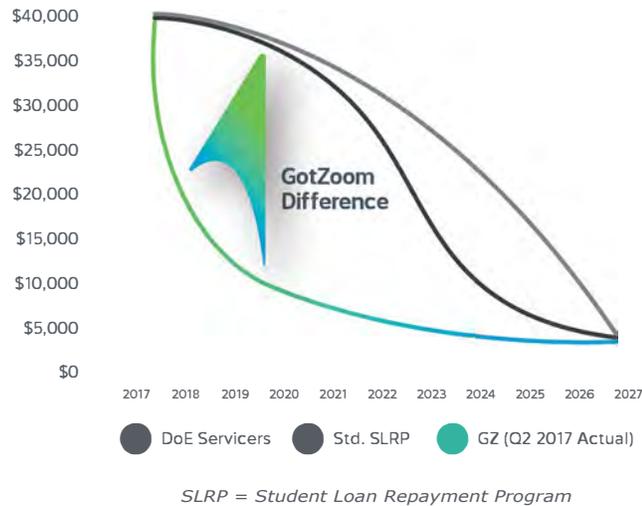
- Average student debt reduction of 65%
- Upfront visibility of savings (free loan status analysis and benefit summary)

The Most Effective Recruiting and Retention Benefit Available

A Better Model

The GotZoom model is fundamentally different; delivering results your employees value with no cost to the employer to offer and deploy such a life changing benefit!

GotZoom Effect: Student Debt Reduction



Testimonial

*"I am very happy with the service level and results you have provided. **GotZoom has been able to save me 50% on my monthly student loan repayment. I am excited about the savings and the shortened repayment period.**"*

Narobi M
Client Director



GotZoom Process

Employee Inputs



Employers have the option to first distribute a GotZoom-provided survey to confirm the incidence of loan holders across their workforce and interest in the student loan benefit.

- Most employers forego the survey and distribute a link to the GotZoom enrollment page

Benefit Analysis



A GotZoom On-boarding Manager contacts each employee with the results of their no cost loan analysis including which of these benefits are available:

- Reduced monthly loan payment,
- Shortened loan term,
- Loan forgiveness (aka loan).

DOE Program Enrollment



GotZoom prepares the Department of Education (DOE) case file for enrollment in the federal subsidy and/or forgiveness program.

- Employees submit required documentation
- Employees can stop paying their federal loans courtesy of 60-90 abatement provision while GotZoom is processing the case file. There are no fees, penalties or interest.

Long-Term Customer Support



Employees can relax with the knowledge that GotZoom manages all the required administrative work throughout the term of the repayment program including any annual re-certifications.

GotZoom also monitors the DOE programs for changes that can result in additional savings

GotZoom

2019 Group Pricing

Processing Fee (one-time fee)

\$407.00

Monthly Fee

\$32.95

Company Overview

The Most Effective Recruiting and Retention Benefit Available

GotZoom Mission Statement

Fulfill the most significant void in the financial wellness marketplace by providing relief to the millions of employees suffering from the burden of federal student loans.

GotZoom Vision Statement

Differentiate each employer with a superior federal student loan benefit - which delivers greater value at a lower cost – enabling them to improve recruiting, retention and engagement.

GotZoom Values Statement

Every client is unique and we have the responsibility to deliver the optimal financial benefit and the best customer experience for employers, employees and GotZoom partners.

Company Facts



Market Served: 2nd largest debt class in the U.S.A (student loans)



Market Coverage: 82% of student loans (Federal)



Capability/Focus: Federal student loan repayment programs and processing expertise



Competitors: New entrants from adjacent categories are high cost and/or don't address federal student loans



Longevity: Seven-years (category history: 12-years)



Capacity: Model optimized and scales



Location: U.S. based (California)



Ownership: Privately Held

Company Timeline

