



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)

GotZoom Average
Annual Student
Loan Payment
Reduction



\$5,616



\$468

GotZoom Average
Monthly Student
Loan Payment
Reduction



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

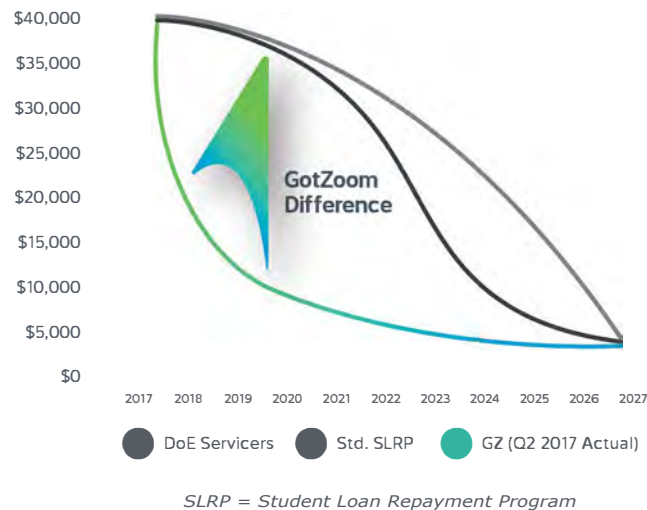
- Average student debt reduction of 65%
- Upfront visibility of savings (free loan status analysis and benefit summary)

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

Entrepreneurial Roots

The company has a rich history of creating solutions that fulfill unmet customer needs. In 2012, the company created a new service to assist Americans struggling with the burden of federal student loan debt. The solution brings simplicity to the difficult task of leveraging the student loan repayment programs offered by the U.S. Department of Education (DOE). Active Clients: 1,000

2012

Investing in the Long-term

Year two was all about subject matter expertise. Rather than push the go-to-market envelope, the company focused on building for the long-term and optimizing its core competency – federal student loan repayment program qualifications/administration. Even in the early days, the market response to the company's service was exceptional with most of the growth coming through referrals from current clients. Active Clients: 2,000

2013

Optimization

The company's value proposition was validated during the first two years of operation. Year three was all about driving efficiency without compromising the customer satisfaction. Three initiatives were completed in 2014/15: (i) advanced security and privacy, (ii) business process optimization, (ii) updated back-office systems, (iii) implementation of a robust corporate training function. Active Clients: 4,000

2014

Continued Expansion

Our Client Advisors, and the counsel they provide, along with the company's in-house customer service teams have both served as competitive differentiators and enabled consistent growth. All operations were relocated to a larger office in Tustin, CA in 2015 to accommodate increased demand for services. Active Clients: 8,000

2015

Certification

Delivering the best customer experience for every client requires thorough knowledge of the U.S. DOE programs and industry best practices. In 2016 the company joined the Association for Student Loan Relief (AFSLR) and requires that all customer-facing personnel and members of the leadership team maintain AFSLR certifications. Active Clients: 12,000

2016

Pivot

Recognizing the key challenge that employers face to recruit and retain personnel, the company pivoted to a B2B2C engagement model. Employers and other organizations now offer GotZoom as a financial wellness benefit to differentiate their organizations and address the changing workforce needs of today and tomorrow. Active Clients: 17,000

2017

2018 and Beyond

Competitive benchmarking validates that GotZoom continues as the best student loan benefit – for both the employee and employer. GotZoom delivers significant debt reduction for the employee (debtor) by utilizing federal programs and for a cost that's dramatically less – resulting in the best ROI for the employer.

2018