



Responsible Borrower Program:

Financial Confidence, Competency & Increased Opportunity Through Higher Education

The opportunity for success—this is what many people dream about. And the best path to achieve that dream is still through higher education. It's an investment students make in themselves that, with dedication and hard work, pays dividends over a lifetime. Like any investment, it must be made wisely.

HOW DEBT AFFECTS STUDENTS

Higher education remains a strong driver of future financial success: lifetime earnings are 84% higher with a bachelor's degree than with a high school degree.¹ And yet:

- Rising tuition costs and increasing debt burdens are fueling student worry
- Students are making different choices—leaving college before degree completion or not enrolling at all
- Without a college degree, options and opportunity become far more limited

HOW DEBT AFFECTS SCHOOLS

Schools are beginning to see the tangible impacts of student debt and delinquency as students make different choices—and alumni reflect on their experiences:

- 2.3% fewer students enrolled on campuses in Spring 2013 than Spring 2012²
- 29% of college students with loans leaving school before degree completion³
- Only 3% of alumni give back when their debt is \$30K–\$40K—the average debt for the Class of 2013⁴

HOW TO TAKE ACTION

Let's Teach Responsible Borrowing

The key is to understand how schools can make the entire student borrowing process educational, not simply transactional—creating a holistic Responsible Borrower Program that is structured around the student life cycle and proactively addresses student needs:

- Informing smart borrowing decisions, rather than simply facilitating loan applications
- Teaching and reinforcing good financial behaviors and life skills
- Provide ongoing information and support after graduation, not just expecting loan repayment

American Student Assistance + SALT + You

American Student Assistance is a private nonprofit dedicated to helping more people become competent, financially competent consumers. After working with millions of student borrowers, American Student Assistance combined 50+ years of knowledge and best practices into a powerful Responsible Borrower Program called SALT™. Working with more than 250 schools nationwide, SALT provides the tools and resources student borrowers need, when they need them—teaching students to borrow smart, borrow less, and repay well.

1. Carnevale, Anthony P., Stephen Rosa, and Ban Chahh, 2011, "The College Payoff: Education, Occupations and Lifetime Earnings," Georgetown University Center on Education and the Workforce, Washington, DC, <http://cew.georgetown.edu/collegepayoff/>

2. Lederman, Doug, "Enrollment Decline Picks Up Speed," *Inside Higher Ed*, Web, May 2013.

3. Nguyen, Mary, "Degreeless in Debt: What Happens to Borrowers Who Drop Out," Rep. Education Sector, Feb. 2012, Web.

4. "Class of 2013 grads average \$35,200 in total debt," CNNMoney, May 17, 2013.

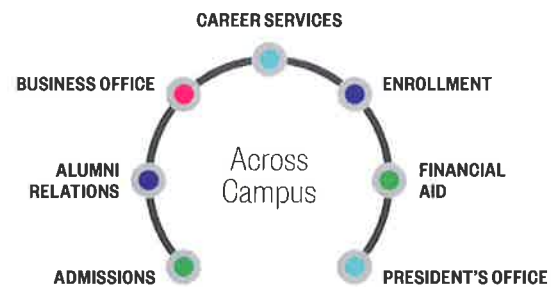
Let's Teach Responsible Borrowing:

Meaningful education and outreach that's built around the student

Together, we can empower students to take control of their finances, successfully complete school, and work to achieve their dreams. It all starts with comprehensive, easy-to-implement digital services for in-school students that provide meaningful services built around the student and is fully aligned with the student life cycle.

Before, During, and After College

- Engage with matriculating students when borrowing decisions are being made so they understand financial aid options, learn about scholarship opportunities, and get started on the path for success
- Provide existing students with expert counseling, internship finders, debt management tools, and financial education to help them stay in school and complete their degrees
- Support graduating students with real-world money skills, job search services, and guidance around repayment so they stay on track and become financially healthy alumni



Services Built Around the Student

- Well-timed, neutral financial education resources, advice, and self-paced courses designed from the student's point of view
- Live one-on-one counseling by trained advisors who can answer the students' questions objectively and advocate on their behalf
- Easy-to-use tools that help students and alumni monitor and manage their loans and payments online

Improving Outcomes Year After Year

- Multi-touch, multi-year engagement plan to increase student tenure while focusing on campus-wide and department-specific goals
- Collaborative, end-to-end client support that is data-driven and value-driven by outcomes
- Comprehensive metrics, benchmarking, and reporting so schools can chart student engagement and results

More than 250
participating schools
Over 635,000
active members



**LEARN HOW YOU CAN HELP SUPPORT AMERICAN STUDENT ASSISTANCE'S
NON-PROFIT MISSION AND PROMOTE SALT'S RESPONSIBLE BORROWER PROGRAM.**

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SALT Across Campus

As schools work to shift the way students approach education loans toward a confident, well-informed, and proactive methodology, they must also be cognizant of the impact that students' existing concerns can have on departments across campus.

By partnering with SALT™ to implement a comprehensive responsible borrowing program, you can take meaningful steps to ensure the future success of your university and its students.

ADMISSIONS

Provide matriculating students with the financial principles, skills, and resources to make college costs feel more manageable while helping existing students stay in school until completing their degrees—all of which can lower recruiting costs and contribute positively to your school's public image.

ALUMNI RELATIONS

Show support for students well beyond graduation by providing real-world money skills, student loan debt management services, and more. Nurture financially healthy alumni who are more likely to have a positive view of their alma mater—and the financial flexibility to give back.

BUSINESS OFFICE

Empower your students to better understand their loan options, stay on track with repayments, and learn sound money management skills. In return, they can better avoid delinquencies and defaults—ultimately impacting the overall financial health and reputation of your institution while maintaining eligibility to participate in certain federal loan programs.

CAREER SERVICES

Make a real difference from day one by providing expert counseling, job and internship finders, financial education, and in-demand debt management skills. All built to make sure students and alumni leverage their investment in higher education and succeed in their careers.

ENROLLMENT

Provide your students with a holistic approach to understanding and managing their debt to help them through to graduation and beyond—ensuring the success of both students and your institution.

FINANCIAL AID

Engage with students early so they understand their financial aid options, learn solid money management practices, and get started on the path for success. Provide valuable one-on-one guidance through SALT's online courses and expert counselors, so they feel comfortable managing their student loans, and ultimately repaying them.

PRESIDENT'S OFFICE

Prepare each incoming class for success with an industry-leading Responsible Borrower Program. In so doing, your school will take an immediate step towards fulfilling the promise of a brighter future for your students while positively impacting enrollment numbers, alumni giving, and public perception.



AMERICAN STUDENT
— ASSISTANCE —

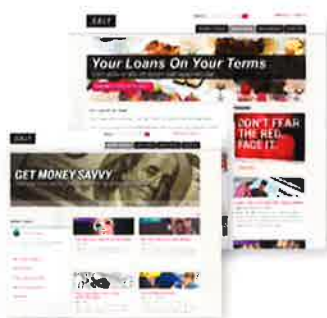


Money knowledge for college—and beyond.

PARTNER WITH SALT AND TAKE A PROACTIVE APPROACH TO RESPONSIBLE BORROWING

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Students don't always understand the impact of their school debt. SALT™ teaches them to think differently about their finances, engaging them at the right time with the right message and empowering them to borrow smart, borrow less, and repay their loans successfully.



Why SALT Works

SALT was created by the nonprofit American Student Assistance® (ASA), who's been helping students manage their education debt for 50+ years. ASA® has worked with nearly 14 million students with college loans, and we pride ourselves in offering neutral, yet understanding borrower guidance. Decades of experience helps us know how, when, and where to speak to students and alums; we even leveraged their insights to help build the program.



Financial Education

SALT's financial education courses use 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 reaches students where and how they spend their time, delivering the right information, at the right time, in the right format, resulting in better educational outcomes.



Education Debt Management

Through SALT's proactive outreach, we engage student loan borrowers throughout the entire repayment cycle, turning information into action. Before their first payment is due, we contact borrowers to make them aware of all their options, and even reach out if they get off track with their payments. To keep financial matters in check daily, saltmoney.org offers rich bite-sized content, the SALT Blog offers tips for living creatively within your budget, and our mobile app Fixx™ helps improve spending habits on the go.

SALT provides students and alumni with:

- Well-timed, neutral financial education resources, advice, and self-paced courses designed from the student's point of view—and customizable by school
- Live one-on-one counseling by trained advisors who can answer the students' questions objectively and advocate on their behalf
- Easy-to-use tools that help students and alumni monitor and manage their loans and payments online