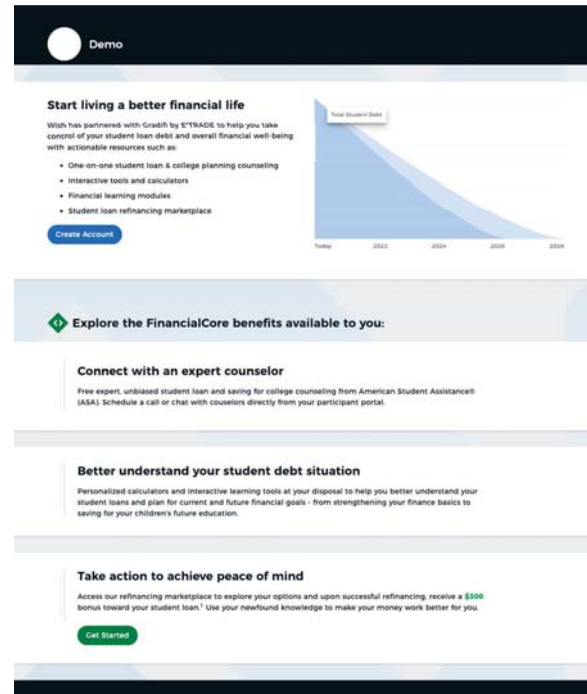


## 1 - Accessing your benefit

Visit [your participant](#) name to start your FinancialCore journey.

Click on "Create Account" to begin the registration process to access your Gradifi participant portal and FinancialCore benefits.



## 2 - Register for your Gradifi account

Fill out our short registration with basic information including:

- Name
- Email
- Password
- Outstanding student debt

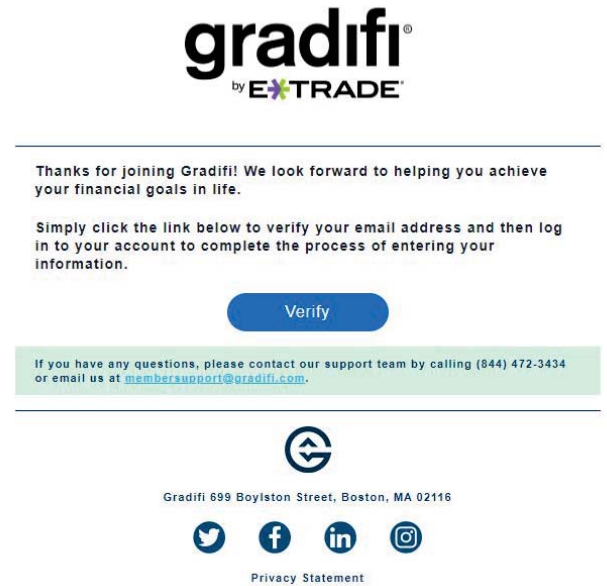
Then click "Create Account"

The screenshot shows the "Create your Gradifi Account" registration form. It includes the following fields and options:

- First name:** Text input field.
- Last name:** Text input field.
- Personal email address:** Text input field (example: you@email.com).
- Re-enter personal email address:** Text input field (example: you@email.com).
- Notify me by email with the latest updates and exclusive offers for Gradifi members**
- Password:** Text input field.
- A password must:**
  - Be at least 10 characters long
  - Contain at least one number
  - Contain at least one uppercase letter
  - Contain at least one lowercase letter
  - Contain at least one special character
- Confirm Password:** Text input field.
- Estimated student debt:** Dropdown menu labeled "Select Closest Debt Amount".
- Create Account:** Button at the bottom right.

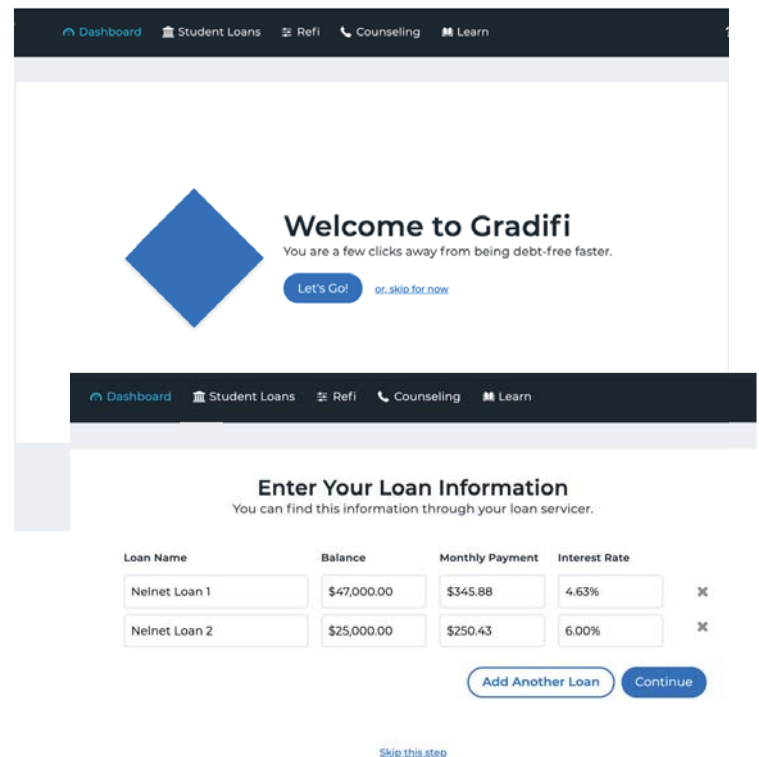
### 3 - Verify account

Once you hit Create Account, you will receive an email to the email address that you entered on the registration form to verify your account and then you can log in.



### 4 - Personalize your Dashboard

To make your Gradifi dashboard yours own click on "Let's Go!" to enter your student loan information. You only need to add one loan to get started but you can add as many as needed to fully customize your experience.



## 5 - Get familiar with your FinancialCore benefits

- Explore your Impact View
- Chat with student loan counselors
- Visit the Learning Center
- Leverage refinancing calculators and tools
- Explore student loan refinancing offers<sup>1</sup>

The screenshot shows the 'Student Loans' dashboard for 'Acme Inc.'. At the top, it displays 'Loans 1', 'Total Balance \$44,000', 'Average Rate 6.34%', and 'Payoff Date 03/2025'. Below this is a 'Graph Controls' section with 'Current Monthly Payment' set to \$550. A line graph shows the 'TOTAL BALANCE (\$)' decreasing over 'TIME UNTIL LOAN IS PAID OFF'. The dashboard also features three main benefit sections: 'Can't talk now?' with a 'Book an appointment' button, 'Connect with an independent counselor' with a 'Visit Counseling' button, and 'Increase your financial knowledge' with a 'Browse Modules' button. A 'Compare Rates' button is also visible under the 'Explore our refinancing marketplace' section.

## 6 - Explore your Impact View

On your FinancialCore dashboard you will be able to see your student loan(s) in one easy view and explore how your actions can decrease your time to being debt free.

This screenshot shows the 'Student Loans' dashboard with 'Loans 1', 'Total Balance \$40,000', 'Average Rate 6.00%', and 'Payoff Date 03/2032'. The 'Graph Controls' section shows 'Current Monthly Payments' of \$400. The line graph displays 'TOTAL BALANCE (\$)' over 'TIME UNTIL LOAN IS PAID OFF' from Sep 2020 to Sep 2030. Below the graph is a table titled 'Hide Loan Information' with the following data:

Loan Name	Loan Balance	Monthly Payment	Interest Rate	
Nelnet 2	\$40,000	\$400	6%	<a href="#">Edit</a>

For illustration purposes only.



## 8 - Interact with learning modules

Click on the Learn tab to expand your financial wellness knowledge through interactive learning modules on a variety of topics.

Don't know where to start? Click on "Take Assessment" to launch our short questionnaire to point you in the direction of the modules that are most relevant for your goals.

### Is refinancing right for you?

Start by understanding your budgeting strategy, debt-to-income ratio and your credit score.

- Budgeting Strategy**

To get a rough idea of how much money you should allocate monthly to your debt, try this quick strategy. [50/20/20 Rule](#)
- Debt to Income**

Financial institutions use this ratio to assess whether you have too much debt. See where you fall. [What's my Debt-to-Income Ratio?](#)
- Credit Score** **680**

Lenders use your credit score as a way to determine what interest rate they can offer you on a loan. [What's my Credit Score?](#)

## 9 - Explore student loan refinancing offers

Explore student loan refinancing offers from leading lenders and their eligibility requirements, in the refinancing tab.

<b>LendKey</b>	Rates (APR) <sup>3</sup> 3.49% - 8.72%	Term (years) 5, 7, 10, 15, 20	<a href="#">Get Started</a> <a href="#">Show Details</a>
<b>earnest</b>	Rates (APR) <sup>4</sup> 3.89% - 6.32%	Term (years) 5, 7, 10, 15, 20	<a href="#">Get Started</a> <a href="#">Show Details</a>
<b>mefa</b>	Rates (APR) <sup>5</sup> 4.20% - 7.10%	Term (years) 10, 15	<a href="#">Get Started</a> <a href="#">Hide Details</a>

**About MEFA**  
Created in 1982, MEFA's mission is help students and families access and afford higher education and reach financial goals through education programs, tax-advantaged savings plans, low-cost loans, and expert guidance. All of MEFA's work aligns with the ever-present goal to support the independence, growth, and success of the individuals it serves.

<b>Loan Amount:</b>	Minimum of \$10,000
<b>Location:</b>	No location restrictions
<b>Credit Score:</b>	Minimum credit score of 670 to apply
<b>Bonus Offer:</b>	\$0 PayDown Rewards Bonus paid by Gradifi after the loan is booked directly to the refinanced loan
<b>Other:</b>	No origination fees or pre-payment penalties

**Loan Terms and Rates (APR)**

10 Years	4.20% - 6.85%
15 Years	4.45% - 7.10%

[Additional Lender Details](#)

Gradifi strives to build relationships with lenders that offer competitive student loan refinancing terms, but other lenders may have offers that are more favorable to you. Gradifi may receive compensation from participating lenders for loans funded through this program. All rates and terms shown above are subject to change. Gradifi is not a lender. Loan terms and conditions eligibility requirements and credit underwriting are the responsibility of the lender. You should carefully review lender disclosures and offer terms before accepting any offer.



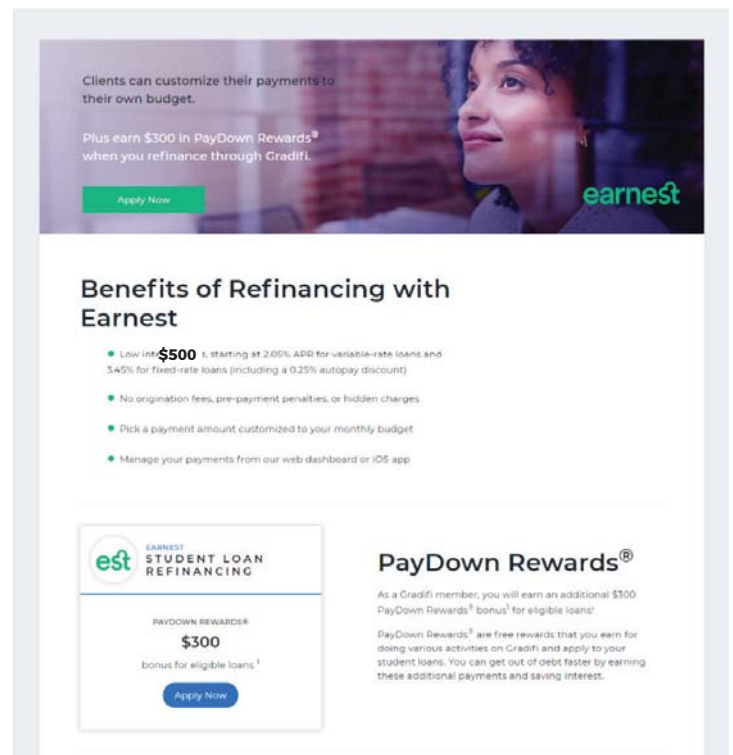
## 10 - Personalize and Compare Calculator

Use the table to enter your current loan balance and find out which exclusive refinance offers could be available to you.

Compare your lender options		Optional Lender Filter: 750 & Above		
Not sure how this calculator works? Lenders have different credit score requirements				
Your Loan(s)	Average Rate	Maximum Term	Total Interest	Monthly Payment
\$40,000	6.00 %	139 months	\$ 15,593.27	\$ 400
<b>LendKey</b>	Interest Rate <b>4.10%</b>	Refinancing Term(s) for 4.10% <b>5 years</b>	Total Interest Saved <b>\$11,285</b>	Monthly Increase <b>\$338.47</b>
<a href="#">Get Started</a>	<input type="range"/> 3.49% 8.72%	79 mos. shorter	\$4,308 total interest	\$738.47 / month
<a href="#">Learn More</a>				
<b>earnest</b>	Interest Rate <b>3.89%</b>	Refinancing Term(s) for 3.89% <b>5 years</b>	Total Interest Saved <b>\$11,513</b>	Monthly Increase <b>\$334.68</b>
<a href="#">Get Started</a>	<input type="range"/> 3.89% 6.32%	79 mos. shorter	\$4,081 total interest	\$734.68 / month
<a href="#">Learn More</a>				
<b>mefa</b>	Interest Rate <b>4.20%</b>	Refinancing Term(s) for 4.20% <b>10 years</b>	Total Interest Saved <b>\$6,538</b>	Monthly Increase <b>\$8.79</b>
<a href="#">Get Started</a>	<input type="range"/> 4.20% 7.10%	19 mos. shorter	\$9,055 total interest	\$408.79 / month
<a href="#">Learn More</a>				

## 11 - Start refinancing process with the lender of your choice

If you choose to refinance your loans, select the lender you want to refinance your student loans with. You can click “Get Started” to begin the application process or click “Learn More” to view detailed information on each lender.



Clients can customize their payments to their own budget.

Plus earn \$300 in PayDown Rewards<sup>®</sup> when you refinance through Gradifi.

[Apply Now](#)

### Benefits of Refinancing with Earnest

- Low interest: **\$500** starting at 2.00% APY for variable-rate loans and 3.45% for fixed-rate loans (including a 0.25% autopay discount)
- No origination fees, pre-payment penalties, or hidden charges
- Pick a payment amount customized to your monthly budget
- Manage your payments from our web dashboard or iOS app

**est** EARNEST STUDENT LOAN REFINANCING

PAYDOWN REWARDS<sup>®</sup>

**\$300** bonus for eligible loans<sup>1</sup>

[Apply Now](#)

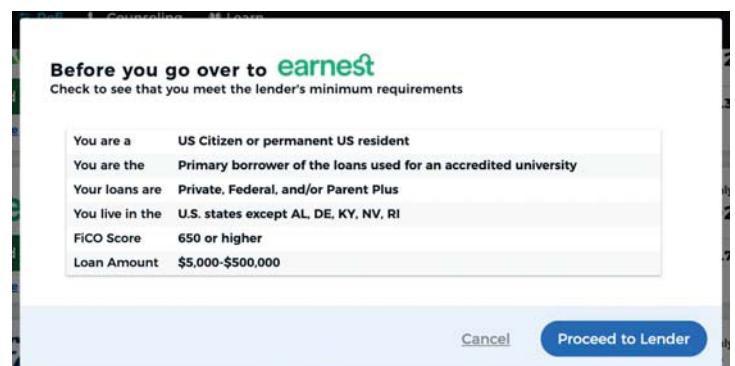
**PayDown Rewards<sup>®</sup>**

As a Gradifi member, you will earn an additional \$300 PayDown Rewards<sup>®</sup> bonus<sup>1</sup> for eligible loans<sup>1</sup>.

PayDown Rewards<sup>®</sup> are free rewards that you earn for doing various activities on Gradifi and apply to your student loans. You can get out of debt faster by earning these additional payments and saving interest.

## 12 - General lender requirements

Before you can proceed to the financing process, you will need to read through the general lender requirements. Once complete, hit the button at the bottom to continue.



**Before you go over to **earnest****

Check to see that you meet the lender's minimum requirements

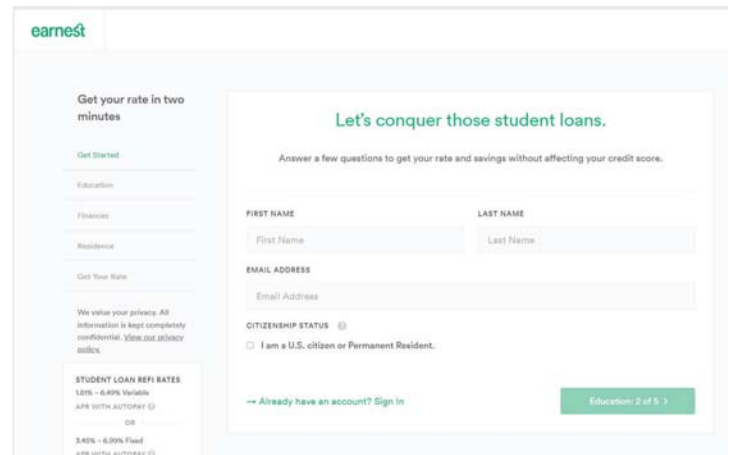
You are a	US Citizen or permanent US resident
You are the	Primary borrower of the loans used for an accredited university
Your loans are	Private, Federal, and/or Parent Plus
You live in the	U.S. states except AL, DE, KY, NV, RI
FICO Score	650 or higher
Loan Amount	\$5,000-\$500,000

[Cancel](#) [Proceed to Lender](#)



## 13 - Continue to the refinancing process

You'll be taken to the next steps of refinancing with the lender of your choice.



The screenshot shows the Earnest website interface for refinancing student loans. The header includes the Earnest logo and a navigation menu with items like 'Get Started', 'Education', 'Finance', 'Residence', and 'Get Your Rate'. The main content area features a heading 'Let's conquer those student loans.' and a sub-heading 'Answer a few questions to get your rate and savings without affecting your credit score.' Below this are input fields for 'FIRST NAME' and 'LAST NAME', an 'EMAIL ADDRESS' field, and a 'CITIZENSHIP STATUS' section with a radio button for 'I am a U.S. citizen or Permanent Resident.' A green button labeled 'Education: 2 of 5 >' is visible at the bottom right. On the left side, there is a section titled 'STUDENT LOAN REFI RATES' with two options: '1.2% - 6.4% Variable APR WITH AUTOPAY (E)' and '3.4% - 6.9% Fixed APR WITH AUTOPAY (E)'. A privacy notice is also present: 'We value your privacy. All information is kept completely confidential. View our privacy policy.'

**If you have any questions, you can contact us at (844) GRADIFI or [membersupport@gradifi.com](mailto:membersupport@gradifi.com)**

<sup>1</sup> \$300 PayDown Rewards® bonus will be paid out after your eligible loan has been approved and disbursed by the lender. Lenders are not responsible for PayDown Rewards. Note: Gradifi receives compensation from lenders for loans funded through this program. Bonus amounts are subject to change at any time. Limit one bonus per member per twelve-month period.

The E\*TRADE Financial family of companies provides financial services, including trading, investing, banking, and managing employee stock and financial wellness benefit plans.

E\*TRADE Financial Corporate Services, Inc. recently acquired Gradifi, Inc. Gradifi offers financial wellness benefits focused on solutions for employers to provide their employees student loan and college savings benefits.

The laws, regulations, and rulings addressed by the products, services, and publications offered by E\*TRADE Financial Corporate Services, Inc. and its affiliates are subject to various interpretations and frequent change. E\*TRADE Financial Corporate Services, Inc. and its affiliates do not warrant these products, services, and publications against different interpretations or subsequent changes of laws, regulations, and rulings.

E\*TRADE Financial Corporate Services, Inc. and its affiliates do not provide legal, accounting, or tax advice.

Always consult your own legal, accounting, and tax advisors. E\*TRADE Financial Corporate Services, Inc., LendKey, Earnest, and MEFA are separate and unaffiliated companies.

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