



## FinancialCore

Your Gradifi by E\*TRADE benefit provides you with actionable resources and tools, all in one intuitive platform, to help you take charge of your current and future financial goals.

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### Your FinancialCore benefits include:

**Counseling:** One-on-one student loan and college planning counseling through American Student Assistance® (ASA)

- Repaying federal and private student loans
- Planning and paying for college
- Postponing, forgiving, and discharging student loans

**Learning:** Interactive learning modules to help you make smart choices in your financial decisions

- Financial basics
- Higher education
- Investment & retirement tools

**Exploring:** Personalized calculators and impact view dashboards to help you better understand your student loan debt and explore repayment strategies that works best with your personal goals

**Refinancing:** Access to a marketplace of leading student loan refinancing lenders and their rates to help you potentially lower your interest rates and monthly payments

### Getting started is simple:

1. Create a Gradifi account by entering a few details about yourself
  2. Enter your loan information into the Gradifi platform if you have student loans to activate your Impact View dashboard
  3. Begin exploring the financial wellness resources available to you
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**Plus, you can receive up to a \$300 bonus towards your student loans when you successfully refinance through FinancialCore!¹**

**Sign up at through your benefit's app to see what's possible with FinancialCore!**

1. \$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.

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