

Our Benefits Guide

Your employer values your financial well-being, and knows that financial stress is top of mind for many employees, which is why they have joined forces with our solutions to provide you with financial wellness benefits that help you tackle your student loan debt and save for the future – all in one intuitive platform.

Benefits available to you:



STUDENT LOAN
PayDown



Student Loan PayDown

Our Student Loan PayDown benefit can help you potentially cut years off your student loans and save thousands with the help of your employer's contributions.

Monthly Employer Contribution	Annual Employer Contribution
Part-Time Less than 30/ Full-Time & Part Time 30+	Part-Time Less than 30/ Full-Time & Part Time 30+
Year 1: \$25/\$50	Year 1: \$300/\$600
Year 2: \$31.25/\$62.50	Year 2: \$375/\$750
Year 3: \$37.50/\$75	Year 3: \$450/\$900
Year 4: \$43.75/\$87.50	Year 4: \$525/\$1,050
Year 5: \$50/\$100	Year 5: \$600/\$1,200
Year 6: \$250/\$500*	Year 6: \$250/\$500*
<i>*One contribution Year 6</i>	<i>*One contribution Year 6</i>

Maximum lifetime benefit:
\$5,000 (FT and PT 30+)
\$2,500 (PT Less Than 30 Hours)

Please reach out directly to your HVCU Benefits Team at benefits@hvcu.org regarding questions about the Student Loan PayDown program design.

When applied to the principal of your loan, your employer's contribution saves you even more on interest!

Getting started is simple:

1. Please send an email to the Benefits Team at benefits@hvcu.org to receive your unique email invitation.
2. Visit www.gradifi.com to create a Gradifi Solutions participant account by entering a few details about yourself and enter your loan information into the platform.
3. Review the HVCU Student Loan Repayment Plan Policy (located on the Benefits page of the Infonet).
4. Complete the Student Loan Repayment Plan Attestation, also located on the Benefits page and send a copy of your degree/transcript to benefits@hvcu.org.
5. Once approved, the Gradifi team will send HVCU's contribution, as set by the plan design, directly to your student loan servicer(s).
6. Be sure to continue making your own monthly student loan payment requirement as stated by your loan servicer(s) to reach the full impact of your employer's contributions!

Here to help

If you have other questions, our customer support team is available to support you. They can be reached at:

membersupport@gradifi.com | 1-844- GRADIFI

Hours of Support: Monday-Friday 8:00 AM to 8:00 PM ET

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. offers the Gradifi suite of financial wellness solutions, enabling employers to provide their employees student loan and college savings benefits. Gradifi solutions are part of the Morgan Stanley at Work solutions.

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