



Your Secret to College Savings
and Avoiding Student Loan Debt

Gift of College Products and Services

We make it easy to SAVE and PAY for Higher Education

Gift of College helps families address one of their most critical concerns: paying for higher education. An innovative platform that enables crowdfunding for college, Gift of College helps friends, family, and employers to contribute to any 529 college savings, student loan or 529 ABL account.

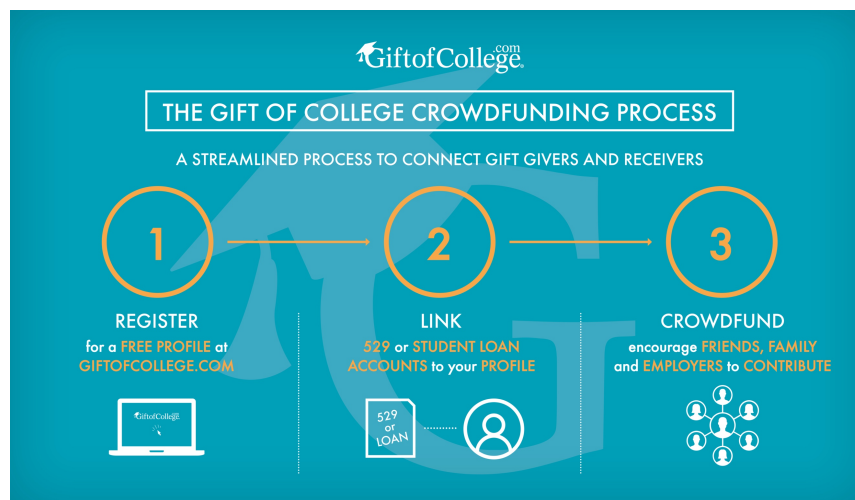
By changing how people save and pay for college, Gift of College empowers families to make higher education an affordable reality for their loved ones.

Crowdfunding

Gift of College has created a simple, fun, social way to contribute to a loved one's college education.

Who can Register? Any parent or parent-to-be, grandparent or loved one saving for a future college student or any higher education student or recent graduate with student loan debt.

How does it work? Members register by creating a free profile at GiftofCollege.com. Once a college savings plan, ABL plan, or student loan account is linked to the member profile, they can accept contributions from friends, family or employers. Once contributions are initiated through debit, credit card, or gift card transactions, GiftofCollege.com routes contributions to the designated account.



Gift Cards



Gift of College also offers a Gift Card product that helps raise awareness, use and growth of college savings plans. Gift cards can be redeemed toward 529 college savings or ABL plans, and any student loan account at GiftofCollege.com/redeem.



the 411
on 529s



what is a 529?

A savings account for college expenses that grows tax free.

why should you care about having a 529?

- College is expensive and kids grow up fast.
- Every dollar saved is more than a dollar that you won't have to borrow for college costs.
- A child is 6x more likely to attend college knowing someone is saving money for them to go.
- Education pays! Those with a college degree can earn over a million dollars more over a work lifetime than those without.

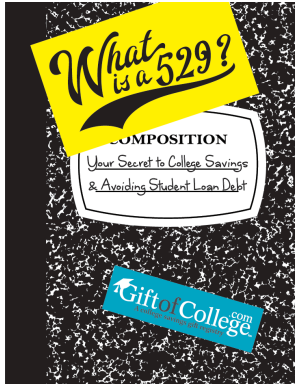
why Gift of College?

- It is a smart and timeless gift.
- It's clutter free and won't be outgrown.
- They'll love you and thank you forever!

Learn more at GiftofCollege.com



Planning Tools to Help Save & Pay for Higher Education



What is a 529?

Your secret to college savings and avoiding student loan debt.

Life gets complicated but saving for college doesn't have to be. You're in the right place, and you're not alone. We'll break it down for you.

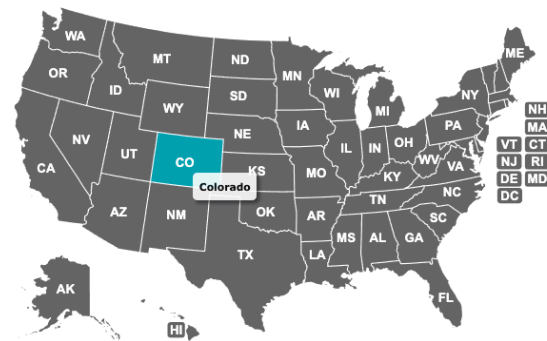
What better gift can you imagine than a plan to help those you love to pursue what they love?

We'll make 5-2-9 as simple as 1-2-3

Find a 529 Plan

Using our state map

Families are concerned about saving for college but with so many different 529 plans to choose from, sometimes don't know where to begin. Our 529 State Plan Map provides plan data, shows the value of state tax benefits, and makes comparisons easy.



KNOWLEDGE IS POWER! Use our calculators to help determine how much money you need to save for college, how much more you would need to save for every year you delay saving for college, your Expected Financial Contribution (EFC), and your estimated monthly student loan payments when considering college affordability.

College Savings Estimator



Cost of Delaying College Savings



Financial Aid— What's My EFC?



Student Loan Repayment





THE GIFT OF FINANCIAL WELLNESS

AN EMPLOYEE BENEFIT THAT

INCREASES COLLEGE SAVINGS &
REDUCES STUDENT LOAN DEBT

Gift of College At-Work

- Provides valuable information about the availability and usefulness of 529 ABL and college savings plans
- A voluntary benefit to attract and retain talent
- A low-cost way to address personal finance issues that weigh heavily on employees' minds
- Socially responsible in helping to improve financial well-being and reduce educational debt load

Automated Deposits into ANY 529 college savings, ABL plan or student loan account

How it Works:

- Through API integration, payroll provider is connected to the 529 plan or student loan account via the Gift of College platform
- Employees can conveniently direct contributions from payroll to desired account
- In addition to employees' voluntary contributions, employer has the option to contribute or to match

Value to Employees:

- An easy and convenient way to get started and to stick with saving
- Access to educational resources about 529 college savings and ABL plans
- Tax-efficient way to save for a loved one's or for an employee's own educational or disability related expenses

Employer Costs:

Integration Cost: \$0

Participant Cost: Flat Rate \$50 per month for up to 10 employees. \$4.50 per month for each additional participant.





GIFT OF COLLEGE GIFT CARDS

AN EMPLOYEE BENEFIT THAT

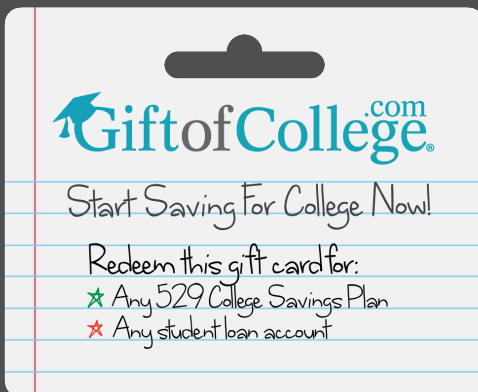
INCREASES COLLEGE SAVINGS &
REDUCES STUDENT LOAN DEBT

Give 529 Plan and Student Loan Gift Cards

Our gift card is employee friendly, and an economically sound and seamless way to give or match into any 529 plan or student loan.

There are countless ways to support your employees who are:

- Saving for College ~
give a contribution toward their educational goals.
- Burdened with student loan debt ~
give a gift card to help pay down their student loan.
- Welcoming a new child ~
give a gift card to contribute toward their college savings.
- Saving for disability expenses ~
give a gift card to contribute toward their 529 ABLE plan.
- Performing above and beyond
- Celebrating a work anniversary
- And so many more...



Pricing: \$3.50 per card + face value of card





Gift of College® News

April 22, 2021

[Tips to make National Nurses Day meaningful and memorable](#)

Gift of College gift cards are an ideal gift for nurses who are encumbered with a portion of our nation's \$1.6+ trillion in outstanding student loan debt or who are struggling to save for their own advanced education or a loved one's higher education expenses.

**The Atlanta
Journal-Constitution**

Forbes

April 2, 2021

[Real Help for Student Loan Borrowers](#)

Platforms like Gift of College to help facilitate employee payroll deductions and optional employer matching contributions to student loans, 529 college savings, and 529 ABL accounts.

December 2, 2020

[Why you should give the Gift of College this holiday season](#)

If you or a loved one do not already have a 529 plan and you don't want to open one yourself, you can encourage a family member to do so with a gift card from Giftofcollege.com. It also allows you to give something tangible.

Forbes

Good Housekeeping*

September 30, 2020

[10 Best Gift Cards for When You Just Can't Decide](#)

For rising high school seniors or even younger kids, you can't beat adding to their college fund. You can choose your denomination to build their savings for higher education or even help pay off student loans. It may not be flashy and fun, but they'll really thank you for it down the line.

June 23, 2020

[Wayne Weber: 5 Things I Wish Someone Told Me Before I Became CEO](#)

"I want to be known as the guy who saw a problem and worked hard to help people eliminate their student loan debt. I see it as my life's mission." Wayne Weber, CEO, Gift of College

 **AUTHORITY MAGAZINE**


AZBIGMEDIA

May 27, 2020

[Employers Should Help Pay for College](#)

Gift of College's "Paying for College Survey" covered an array of topics from student loan debt and saving and paying for college to the emotional toll of student loan debt and the impact of employers helping to save for college or pay down debt.



Gift of College® News

March 28, 2020

[Stimulus package provides tax relief for student loan benefits](#)

"We hope this provision is made permanent to support employers in their quest to provide much-needed relief to their employees who are struggling with student debt," says Wayne Weber, CEO.

Human Resource
Executive

Inc.

January 2020

[Want to Pay Off Your \(Crushing\) Student Loan Debt in 2020?](#)

According to Wayne Weber at Gift of College, "The student loan debt crisis will be solved in the workplace – much like retirement."

December 20, 2019

[Student Loan Debt Help](#)

Television segment on Scripps News Networks describing unique ways to pay down student loan debt.

 **scrippsnetworks**
interactive


MarketWatch

December 18, 2019

[You can now give a student loan payment as a Christmas gift](#)

GiftofCollege.com lets people buy gift cards for recipients that can go towards their student loans or their college savings accounts.

November 2019

[Looking for a Great Gift for a Millennial or Gen Z-er? This One Is Instant, Brilliant and Lifelong](#)

Student loan debt is a big part of this financial stress---enter Gift of College, a registry to help people rally others to help them with their student loan debt.

Inc.



November 15, 2019

[6 Gifts that actually pay off even after the holidays are over](#)

While saving for college can make a great gift, paying off student loan debt is also a worthwhile approach to holiday giving. It's easy to contribute by using Gift of College's gift cards.



Gift of College® News

November 15, 2019

[Average Start for 529 College Savings \(Age 7\) Is Costly, Study Finds](#)

More employers are starting to include college savings help as one of their benefits.

The
New York
Times



**Student
Loan Hero**

August 25, 2019

['Gift of College' Review: Ways to Boost Your Student Loan Payment](#)

Gift of College is a platform that, among other things, allows future students and their parents to crowdfund their 529 college savings plan.

May 29, 2019

[What 529 Day Misses About the College Funding Issue](#)

It will take a village to try to come up with enough funds to cover college. Directing gifts for your child to their 529 plan is one-way others can help.

Forbes



May 29, 2019

[529 Day: Tax-Free College Savings](#)

Today is '529 Day'...a day to spread the word about tax-free savings plans that can help cut the cost of college education. NBC's Liz McLaughlin reports.

May 24, 2019

[It's Almost '529 Day', and States Say Don't Forget This College Savings Gift](#)

College savings plans in many states are gearing up for their annual "529 Day", when they offer incentives and promotions to encourage families to open and contribute to the special accounts

The
New York
Times

JDSUPRA®

April 14, 2019

[ABLE Savings Gift Registry – The Gift that Keeps on Giving](#)

The GiftofCollege.com platform enables a disabled individual eligible to link their ABLE account to an online profile.



Gift of College® News

lifehacker

April 18, 2019

[How to Create a College Savings Gift Registry for Your Kid](#)

Registries are, inherently, a way to direct loved ones to the specific gift you want or need. And now, you can register your kid's college savings plan.

December 20, 2018

[What to Buy the Parents in Your Life Who Are Saving and Paying for College](#)

In-person advice, books and online programs can help parents move forward with the daunting process.



CNN

December 11, 2018

[Pay It Forward: Creative Holiday Gifts Can Go Toward Education](#)

Give the gift of college this holiday season.

December 5, 2018

[The Best Financial Holiday Gift for Your Child's Education Planning](#)

With education costs skyrocketing, it might take a village to get your child to college.

Forbes



November 25, 2018

[Gift Ideas to Help with College Savings, Student Loan Debt](#)

Many grandparents, as well as aunts and uncles, may be looking for money-wise gifts.

September 17, 2018

[7 Creative Strategies for Paying Off Student Loans](#)

Ask for a different kind of birthday gift. Enlist family and friends in your battle to dig out from college debt.

howstuffworks



Gift of College® News

Forbes

August 23, 2018

[Balancing the High Cost of Child Care and College Savings](#)

Family members can purchase gift cards which parents can deposit directly into their child's 529 plan.

July 9, 2018

[Student Debt Woes: What to do before your kid applies to college.](#)

Paying for College TODAY, financial editor Jean Chatzky shares money advice for students and parents.



May 3, 2018

[3 Ways to Get Other People to Pay Off Your Student Loans](#)

More employers are looking into offering student debt assistance.

July 20, 2017

[Don't Fall for These 6 Myths About College Savings](#)

Research shows that saving for college helps parents feel more confident about their ability to pay.



June 26, 2017

[Gift of College – Startup of the Year](#)

InComm partnered with Gift of College to create and distribute the Gift of College gift card, which can be used to contribute to any 529 college savings plan or payment toward an existing student loan account. This new and innovative gift card product enables friends and family to contribute to a child's college fund quickly and conveniently through physical or digital gift cards that are redeemable at GiftofCollege.com.

 GiftofCollege^{.com}[®]