



Why read this?

Discover how to offer 401(k) matching on student loan payments—at zero cost, zero risk, and zero extra work.

Loan Certify provides a service to help employees and employers meet compliance requirements for student loan matching contributions under the SECURE 2.0 Act. We do not provide legal, financial, or tax advice. Users should consult with their own advisors for personalized guidance. All calculations, projections, and information provided are for illustrative purposes only and are not guaranteed.

Help your employees turn kryptonite into a superpower



Retirement Stress is Draining Your Workforce & Creating Turnover

60%

of employees with student debt delay 401(k) retirement savings, making them financially vulnerable

57%

say money is their #1 stressor, impacting productivity

59%

prioritize 401(k) benefits as a reason to stay with their employer



**But student loans
don't have to stop
someone from
saving for the future**



Turn Student Loan Payments into a Retention-Boosting Benefit—At No Cost

- **Retain & Attract Talent** – Offer a high-impact financial benefit without increasing salaries
- **Leverage New IRS Rules** – Employees can use student loan payments to earn 401(k) matches (SECURE 2.0 Act)
- **No Extra Work for HR** – Loan Certify handles verification, compliance, and administration

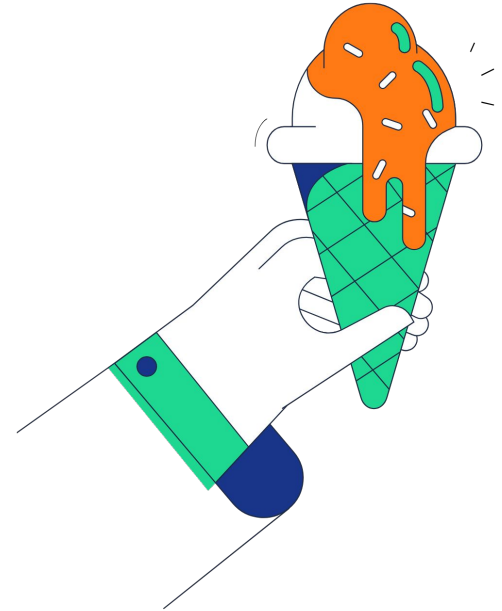


Zero cost
Zero risk
Zero extra work



Employees Fund the Benefit, Everyone Gains the Rewards —Zero-Cost, Zero-Risk

- **No Financial Burden** – Employees pay for the service, making it a cost-neutral benefit for your company
- **Effortless Compliance** – Loan Certify handles student loan verification to ensure IRS compliance
- **Risk-Free & Scalable** – AI-powered automation eliminates errors and reduces liability



So, how much is someone missing out on?



Estimate the Impact of a Student Loan 401(k) Match Contribution

- **Loan Certify's Matching Calculator** helps employees see how much 401(k) matching they can unlock based on their student loan payments
- **Employers can use the tool to understand** the financial impact and benefits for their workforce
- **Simple inputs** provide immediate, clear results, making it easy to visualize long-term retirement savings growth

Salary Amount (Annual)

\$35,000 \$125,000
Select your annual salary

Employer 401k Match Percentage

0% 5%
Select the percentage your employer matches

Student Loan Payment (Monthly)

\$50 \$800
Select your monthly student loan payment amount

This is how much...

\$1,800

This is the maximum amount your employer will contribute to your 401(k) annually based on your student loan payment and their matching percentage.

And in retirement, it could be worth as much as...

\$13,702

This calculation uses your 401(k) match and assumes a 30-year fixed 7% annual growth rate, compounded yearly, with no withdrawals during the investment period.

Now that you know what's possible, take the next step.

[Get started](#)

The results provided by this calculator are for illustrative purposes only and are not guaranteed to be accurate or applicable to your specific situation. Loan Certify does not provide financial, legal, or tax advice. Please consult with a financial advisor or tax professional to understand how employer matching may impact your individual retirement plan. Employer matching contributions depend on your employer's plan policies and eligibility requirements under the SECURE 2.0 Act. Loan Certify makes no representations or warranties regarding the availability of employer matching contributions.

Frequently Asked Questions



If I don't pay for Loan Certify, who does?

If the company **does not cover the cost**, employees pay for their Loan Certify subscription directly.

This ensures they remain eligible for 401(k) matching **without any financial burden on the employer.**

How much does an Employee (Annual Subscription) cost?

A single **Employee (Annual Subscription)** costs **\$120 per year**, covering loan verification, compliance, automatic certification updates, and secure data management to keep employees continuously eligible for 401(k) matching.

If your company chooses to cover Loan Certify for all employees, **contact us for discounted bulk pricing** and streamlined enrollment options.

What if an employee's loan or salary changes?

If an employee's loan payment or salary changes, they simply **submit a salary adjustment request**.

As long as their annual subscription is active, Loan Certify will update their Loan Certification to reflect the new amount—ensuring they continue receiving the **maximum employer match** possible.

Can an employee cancel their subscription?

Yes, but once verified, **refunds are not available**.

Without an active subscription, student loan payments may no longer qualify for 401(k) matching.

How often do student loans need to be certified?

The IRS requires **at least annual certification**, but Loan Certify automates verification and notifies employees when action is needed, ensuring compliance without HR intervention.

How does Loan Certify protect employee data?

Loan Certify's commitment to **data privacy and security** is embedded in every part of our business.

We adhere to frameworks and regulations such as **CCPA, GDPR, HIPAA, and SOC 2** to ensure comprehensive compliance.

So there really isn't a cost for me as an employer to offer it?

Correct! Employees cover the cost of Loan Certify unless your company chooses to sponsor it.

Employers can offer 401(k) student loan matching with **no financial burden while remaining fully compliant.**

How do I get the employee's reports, what's included?

Loan Certify provides **automated reports** detailing each **employee's annual 401(k) matching eligibility** based on their **qualified student loan payments.**

Employers can access reports through the **employer dashboard** or receive them directly via HR or benefits team integration.


Ready to offer a smarter, cost-free benefit?

Let's get started today—schedule a demo or speak with our team.

- <http://loancertify.com>
- hello@loancertify.com



Appendix



Student Loan Certification

Full Name: Timothy Testerman Signature: *Timothy Testerman*

Certification Issuance Date: 2/9/2025 Certification Validity: One Year from the Issuance Date

Annual Matching Eligibility Amount: Based on the verified qualified student loan payments, the maximum annual amount of student loan payments eligible for employer matching in this certification period is:

\$4,106.14

This does not guarantee the full amount will be matched. The actual employer contribution depends on the employee's salary, the employer's 401(k) matching program, IRS contribution limits, and U.S. federal regulations and laws.

Certification Statement

Loan Certify hereby certifies that the employee has successfully completed the required certification process and has met all eligibility criteria for inclusion in their employer's 401(k) student loan matching program, as outlined under the SECURE 2.0 Act.

This certification confirms that the following conditions have been verified:

- Qualified Education Loans:** The employee's student loan qualifies as a "Qualified Education Loan" under applicable U.S. federal laws.
- Verified Loan Payments:** Loan Certify has verified that the employee has made eligible student loan payments as required by the employer's 401(k) matching program.
- Compliance with SECURE 2.0 Act:** The certification process adheres to the requirements of the SECURE 2.0 Act and relevant regulations.
- Eligibility for 401(k) Matching Contributions:** As of the issuance date, the employee is eligible to receive employer matching contributions tied to their certified student loan payments.

Limitations and Conditions

- This certification is valid for one (1) year from the issuance date unless otherwise reviewed or updated based on subsequent certifications.
- Employer matching contributions are subject to the employer's plan terms and may be adjusted or discontinued at the employer's discretion.
- Loan Certify reserves the right to conduct additional verifications as needed and may require supplementary documentation from the employee.

If you have any questions regarding this certification, contact Loan Certify at hello@loancertify.com

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Loan Certification Document

This is an example of what the electronically ratified document outlining the **employee's name, signature, certification date, maximum annual amount of student loan payments eligible for employer matching in this certification period, and audit trail.**

Appendix

File name	Student Loan Certification		
Document ID	P7kBnwKHg		
Document History			
Event	Date	Performed By	IP Address
sent	Feb 9 2025 22:30:27 UTC	hello@loancertify.com	172.58.250.207
signed	Feb 9 2025 22:33:12 UTC	hello@whitebuffalotalent.com	172.58.250.207

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Loan Certify

Audit Trail

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