



Integrating SALT In To Your Programming

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Jacquie Carroll, Ed.D., AFC® – Engagement & Education Consultant



American Student Assistance®

American Student Assistance is a private nonprofit working to break down barriers to opportunity by revolutionizing the way students approach, finance, and repay their higher education.

We're transforming students into engaged, financially competent consumers.

A Responsible Borrower Program. Purpose-built to increase opportunity.

After 50 years working with millions of student borrowers, American Student Assistance took what works and rolled it into a powerful, holistic program called SALT™ that delivers services built for the student and around the student — before, during, and after college.

Together we're helping students learn how to borrow smart, borrow less, and repay well.



SALT Program Overview

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\$ALT™
Money knowledge for college—and beyond.

Self-paced online courses



Scholarship, job and internship resources



Focused on Completion, Repayment & Future Opportunity

Self-directed financial education resources



Student loan resources and communications



Loan counseling and customer support





AMERICAN STUDENT ASSISTANCE — **\$ALT™**
Money knowledge for college—and beyond.

SALT: Built Upon Standards

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SALT Standards

Students don't always understand the impact of their school debt. So SALT teaches them to think differently about their finances, empowering them to borrow smart, borrow less, and repay their loans successfully.

SALT™ was created by the nonprofit American Student Assistance® (ASA), which has been helping students manage their education debt for 30+ years. ASA® has worked with nearly 14 million students with college loans, and we pride ourselves on offering realistic, cost-understanding borrower guidance. We know how when, and where to speak to students and alumni, and our integrated approach to education debt management and financial education drives positive student behavior. Our SALT Standards offer practical lessons and advanced topics such as:

<p>Financial Literacy</p> <ul style="list-style-type: none"> Personal financial goals and objectives Opportunity costs (price and cost) of financial decisions Differences between different types of financial institutions and financial products Current personal information and credit financial status Where to go and how to communicate when you need help <p>College Access and Planning</p> <ul style="list-style-type: none"> Flow of money: education, earnings, and student loan debt Education expenses and the role of parents The college application process Student loan debt comparison Apply for financial aid College financing options <p>Student Loans</p> <ul style="list-style-type: none"> Borrower rights and responsibilities Industry collapse Loan repayment subsidies Repayment options Loan forgiveness programs Loan repayment assistance programs Alternative challenge solutions Personal education debt tracker <p>Income and Expenses</p> <ul style="list-style-type: none"> Options for working while in school Interventions, tutoring, & service work Career options Financial plan Consumer credit (insurance, credit risks, online profiles) Financial and academic support options Enroll in job offers Options for off-site education Impact of repayment on financing and credit scores Deal with unemployment or underemployment 	<p>Money Management</p> <ul style="list-style-type: none"> Goal of money management Components of a net worth statement Components of a budget Personal spending plan College financial decision-making Problems about credit and long-term goals Resistant to avoid debt in real life Evaluate and modify spending and financial plans <p>Saving and Investing</p> <ul style="list-style-type: none"> Differences between saving and investing Principles of compound interest Differences between retirement and investment accounts Retirement benefits related to investments Differences between retirement and investment accounts Saving and investing needs by life stage <p>Credit and Debt Management</p> <ul style="list-style-type: none"> Differences between credit How credit and debt responsibility Credit applications process Implications of an agency credit application Elements of a credit report Consumer rights and how to dispute errors Impact on credit score of credit issues <p>Risk Management</p> <ul style="list-style-type: none"> Risk tolerance level Insurance needs and how they change over time Different types of insurance products Elements of a financial plan Risk management strategy <p>Taxes</p> <ul style="list-style-type: none"> How taxes work Different types of taxes and other accounts Key filing issues
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SALT Standards

- Fundamentals
- College Access & Planning
- Student Loans
- Income & Careers
- Money Management
- Saving & Investing
- Credit & Debt Management
- Risk Management
- Taxes



AMERICAN STUDENT ASSISTANCE — **\$ALT™**
Money knowledge for college—and beyond.

My Money 101 – Available courses

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	Course
Lesson 1	Fundamentals
Lesson 2	Educational Planning
Lesson 3	Internships, Income, and Careers
Lesson 4	Employment
Lesson 5	Money Management
Lesson 6	Budgeting
Lesson 7	Student Loans
Lesson 8	Student Loan Repayment
Lesson 9	Credit and Debt Management
Lesson 10	Savings and Investing
Lesson 11	Insurance and Risk Management
Lesson 12	Taxes

SALT {saltmoney.org}

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Registration {saltmoney.org/OSAC}

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SALT + You

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SALT Resources

Pay For School

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SALT™ budget, careers, loans... Welcome, JONATHAN • LOG OFF

MY MONEY 101 GOALS LOAN HELP RESOURCES CONNECT

Find Money For School
There's literally millions of scholarship dollars and a variety of financial aid to help you pay for college. Let SALT™ simplify it all for you below.

MASTER MONEY REPAY STUDENT DEBT PAY FOR SCHOOL FIND A JOB

scholarships federal student aid private loans transferring school choice

Pay For School By Relevance All Content Types

infographic
THE QUICK GUIDE TO COLLEGE FINANCIAL AID
Financial aid can be a confusing topic for many college students. Get the most out of it with this infographic. Here is a single guide to help you find, understand, and apply for federal financial aid.

video
THE TRANSFER STUDENT TO-DO LIST
...
SECOND YEAR, FIRST SEMESTER
transferring, community college

The Quick Guide To College Financial Aid
Getting financial aid for college doesn't have to be confusing. This infographic makes it...

Community College Transfer Checklist: Year Two, Semester One
Part three of this series details why this semester is the time to take the SAT or ACT...

article

How To Cut Student Debt Before, During, And After College
There are several ways to keep student debt from completing AP courses. maximizing...

tool

Find Free Money For School
Scholarships are like student loans that you don't have to pay back. Use our scholarship...

infographic

Little Known Scholarship Facts
Think you know all there is to know about scholarships? Think again. Some of these...

Pay For School SALT Activities

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1. Get a conversation started with students and parents (*Instructor's Guide, p.13*).

- How does your culture impact your money attitudes? Does this impact your financial behaviors?

2. Have students use the College Cost Comparison Worksheet (*Instructor's Guide, p.25*).

- Print out worksheet and discuss choices with students and parents.

3. Review a SALT scholarship video at saltmoney.org (*Instructor's Guide, p.21*).

- Have students commit to taking one action toward the scholarship application process.

Find A Job

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The screenshot displays the SALT website interface for finding jobs. At the top, there's a navigation bar with the SALT logo, a search bar, and user options like 'Welcome, JONATHAN' and 'LOG OFF'. Below this is a 'Land A Killer J-O-B' banner featuring a woman and the ASA University logo. A 'Find A Job' filter bar is present, showing 'By Relevance' and 'All Content Types'. Three content cards are visible: an article titled 'Does A Degree Really Increase Earning Potential?', a video titled 'How You Can Ace A Job Interview', and a tool titled 'Get Career-Smart: Search Jobs And Internships'. A fourth card, 'How To Take Advantage Of Your Alumni Network', is shown in a separate window, featuring a smartphone and a pen.

Find A Job SALT Activities

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1. Get a conversation started with students and parents (*Instructor's Guide, p.29*).

- Why would you consider working, interning, or volunteering while you are in school?

2. Help students understand benefits of volunteering.

- Have students go saltmoney.org and find "100 Ways To Get Rid Of Your Student Loans." Have students review the sections on AmeriCorps, Peace Corps and Teach for America.

3. Review a SALT job or internship related video on saltmoney.org (*Instructor's Guide, p.30*).

- Have students summarize a one minute take away and share with group.

Master Money

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The screenshot displays the SALT website interface. At the top, there is a search bar with the text "budget, careers, loans..." and a user profile for "Welcome, JONATHAN" with a "LOG OFF" option. Below the search bar, there are navigation tabs: "MY MONEY 101", "GOALS", "LOAN HELP", "RESOURCES", and "CONNECT". The main content area features a "Be A Money Master" article with a photo of a woman and a child, and a "ASA UNIVERSITY" logo. Below this, there are several article thumbnails:

- Master Money**: A section with tabs for "MASTER MONEY", "REPAY STUDENT DEBT", "PAY FOR SCHOOL", and "FIND A JOB".
- budgeting, banking, credit, taxes, insurance**: A category filter.
- Master Money**: A section with a "By Relevance" filter and "All Content Types" dropdown.
- article**: "Answer 'The \$1 Million Question' To Find Your Money Values" with a 5-star rating and a "Save" button.
- comic**: "Don't Be Foolish With Your Financial Aid Funds" with a 4-star rating and a "Save" button.
- video**: "DON'T PLAY THE BLAME GAME" with a 5-star rating and a "Save" button.
- article**: "5 Ways to Convert Uncomfortable Budgeting into Comfortable Budgeting" with a 5-star rating and a "Save" button.
- article**: "Your Personal Spending Plan" with a 5-star rating and a "Save" button.

Additional Resources

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Master Money SALT Activities

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1. **Get a conversation started with students and parents** (*Instructor's Guide, p.52*).
 - What tools do you use to track your money? Why is it important to consider where your money goes?
2. **Have student use the Comparing Financial Institutions Worksheet** (*Instructor's Guide, p.58*).
 - Print out worksheet and discuss choices with students and parents. This gets students and parent to think about what accounts to use when a students begins college.
3. **Show students and parents the Cash Flow Lesson on the saltmoney.org website** (*saltmoney.org/budgetingtool*).
 - For additional help and insights with setting their goal, creating their budget, and figuring out how to make adjustments.

Repay Student Debt

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Repayment Navigator

Checkpoint: About

Knowing what you borrowed is the first step on your voyage to financial success. SALT™ can help. Just choose one of the following options.

OPTION 1 GET YOUR REAL NUMBERS

SALT makes it easy to download federal student loan data so you really get to know your loans.

[Find Your Loan Data](#)

OPTION 2 INPUT THE DATA YOURSELF

Add your own student loan information, or estimate the amount you borrowed. Enter the amount in whole dollars only.

Interest Rate: 6.8 %

[Skip >>](#) [Continue](#)

[Back](#) [Start Over](#)

Checkpoint: How's Your Loan Repayment Going?

I borrowed a total of: **\$45000**

Every month I owe: **\$517**

Can you afford to keep paying this amount every month?

Yup, I can swing the payments, but I want to know more details about my payment plan. Learn more about **standard repayment**. [GO! >>](#)

Reduce the amount I owe each month by extending the period of time I'll have to finish repaying my loans with **extended repayment**. [GO! >>](#)

Reduce the amount I owe each month for 2-4 years, before gradually increasing my payments with **graduated repayment**. [GO! >>](#)

Make my monthly payments more affordable by aligning them with my income with **income-focused options**. [GO! >>](#)

Combine my federal loans into one larger loan, so I only have to pay one bill every month with **consolidation**. [GO! >>](#)

Put my loan payments on hold, temporarily. [GO! >>](#)

My Loans At A Glance

With Standard Repayment [>>](#)

I borrowed: **\$45000**

Estimated monthly payment: \$517

Please note: The monthly payment amount shown here is an estimate for comparison purposes only. Contact your servicer to discuss your repayment options and monthly payment amounts.

[School Enrollment Info](#)

[See All Repayment Info](#)

See All Repayment Info

Student Loan Repayment Plans	
Standard Repayment	VISITED
Extended Repayment	VISITED
Graduated Repayment	VISITED
Income-Based Repayment	GO NOW
Income-Sensitive Repayment	GO NOW
Income-Contingent Repayment	GO NOW
Consolidation	VISITED
Postponing Student Loan Payments	
In-School Deferment	GO NOW
Education Related Deferment	GO NOW
Summer Bridge Deferment	GO NOW
Perkins Loans Deferment	GO NOW
Rehabilitation Training Deferment	GO NOW
Plus Loan Post Enrollment Deferment	GO NOW
Unemployment Deferment	GO NOW
Economic Hardship Deferment	GO NOW
Military Deferment	GO NOW
Peace Corps Deferment	GO NOW
Post Active Duty Deferment	GO NOW
Student Loan Forgiveness And Discharge	
Education	VISITED
Healthcare	VISITED
Military	GO NOW
Public Service or Government	VISITED
STEM Career Field	GO NOW
Serious Life Events	GO NOW
Default And Delinquency	
Default	GO NOW
Delinquency	VISITED

Know What You Owe

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tool **SALT suggests**

Debt Type
Federal Student Loan

Loan Name:

Balance:

Monthly Payment:

Interest Rate:

Pay To:

Amount Borrowed:

Date This Loan Was Borrowed:

Fill in the "Monthly Payment" that appears on your bill. Leave this field blank and we'll estimate this amount for you.

My Debt

My Grand Totals:

\$55000.00

\$735.00/month

All Set For Now? Check Out This Stuff Next!

[Repayment Navigator: Reach Your Debt-Free Destination \(Tool\)](#)

My Federal Student Loans (click on a loan to see details)			
TYPE OF DEBT	NAME	BALANCE	MONTHLY PAYMENT
→	Federal Student Loan	Unsubsidized	\$10000.00
→	Federal Student Loan	Unsubsidized	\$10000.00
→	Federal Student Loan	Grad Plus	\$20000.00
My Total Federal Student Loan Debt:		\$40000.00	\$400.00/Month

My Other Debt			
TYPE OF DEBT	NAME	BALANCE	MONTHLY PAYMENT
→	Credit Card	Credit Card	\$3000.00
→	Car Loan	Car Loan	\$12000.00
My Total Debt (Not Including My Federal Student Loans):		\$15000.00	\$335.00/Month

OR

[UPDATE MANUALLY >](#) [IMPORT LOAN INFO >](#)

Resources For You

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- SALT curriculum with PowerPoint slides, speaker notes and Instructor's Manual
- Instructor's Manual includes discussion questions, classroom activities and energizers
- Training opportunities

My Money 101
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FIND EVEN MORE MONEY WITH MY MONEY 101

These interactive money lessons help you take control of your finances and student loans.

Go To My Money 101 >>

WHAT IS MY MONEY 101?

How do you choose the right bank or credit union for you?

How can your credit score keep you from getting hired at a new job?

When is student loan deferment a good idea?

(Unfortunately, they don't teach this stuff in college. But your school or organization wants you to be money savvy, so they asked us to teach you these things, and more. My Money 101™ is a series of interactive money lessons about things like budgeting, identity theft, student loans, and more.

They handpicked your available lessons—so you'll be able to borrow smart to pay for college and find more money for life—and they include:

- Fundamentals
- Educational Planning
- Internships, Incomes, and Careers
- Employment
- Money Management
- Budgeting
- Student Loans
- Student Loan Repayment
- Credit and Debt Management
- Saving and Investing
- Risk Management
- Taxes

SALT

Money knowledge for college and beyond.

SALT CREATED BY AMERICAN STUDENT ASSISTANCE

My Money 101
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MYMONEY 101™

Educational Planning

If you're thinking about college, you probably have a dream about what you'll do there. Now, you need to transform that dream into a college experience, career, and life. This lesson will help you get there—from a financial, academic, and long-term perspective.

Support
10/10

If you need any assistance with My Money 101, please contact Member Support.

LIVE CHAT ONLINE

membersupport@saltmoney.org
855.469.2724

Call Center Hours of Operation
 Mon – Thu: 8:00 a.m. – 10:00 p.m. ET
 Fri: 8:00 a.m. – 5:00 p.m. ET
 Sat: 9:00 a.m. – 6:00 p.m. ET
 Sun: 11:00 a.m. – 10:00 p.m. ET

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My Money 101
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Educational Planning

If you're thinking about how to transform your financial, academic, and career goals into reality, this course is for you.

In this lesson, you will learn:

- Your educational options
- Applying for financial aid
- The costs of college
- The financial aid process
- How to choose a college

Educational Planning Activities

 [Educational Planning Pre-Lesson Survey](#)
Before you start, take this quick survey about your current financial activities.

 [Educational Planning Lesson](#)
Jump into our virtual classroom and get all the info you need to pass this course.

 [Educational Planning Lesson \(Text Version\)](#) 2.5MB PDF document
Print or save this PDF version of the lesson to get the info you need whenever you want it.

 [Educational Planning Lesson - Spanish](#)

 [Educational Planning Lesson \(Spanish Text Version\)](#) 2.7MB PDF document

 [Educational Planning Examination](#)
All right, let's see what you learned. Ace these 15 questions, and earn a little something to show your expertise.

 [Educational Planning Evaluation and Survey](#)
So, what did you think? Take this quick evaluation to let us know if this course helped you and how it might change your habits based on what you learned.

 [Educational Planning Certificate](#)
Restricted: Not available until you achieve a required score in **Educational Planning Examination**.

Lesson Resources

Ready for more? Check out these additional resources that we think you may like.

[SALT Video: How to Write a Winning Scholarship Essay](#)

[SALT Website: College Cost Comparison Chart \(pdf\)](#)

[SALT Website: College Choice Comparison Chart \(pdf\)](#)

[CSS Financial Aid PROFILE®](#)

[Free Application for Federal Student Aid](#)

[Federal Student Aid PIN Web site](#)




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My Money 101
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1. What's the ideal return on your academic investment, or ROI? *

My diploma.

Landing my dream job after graduation.

Having minimal student loan debt

All of the above

2. Which of the following are important to you when considering a school? (select all that apply)*

Affordability

Choosing a school that's close to my home

Choosing a school that's close to my part-time job

The school's reputation and alumni network

It must fit my college degree goals

All of the above (exclusive)

Other




Money knowledge for college and beyond.

My Money 101

Closed Captioning & Voice Overs

Comprehensive objectives for each lesson, aligned to SALT standards.

Mind-maps, animations & other effective tools

My Money 101

A variety of quizzes and interactive exercises.

Reflection check points.

My Money 101 27

My Money 101 Certificate of Completion

This is to certify that
Lyssa Thaden
completed the SALT My Money 101 Course

Educational Planning

On
October 2, 2014

SALT
Money knowledge for college and beyond.

Search Feature 28

Q

Welcome, JONATHAN▶ LOG OFF

MY MONEY 101 GOALS LOAN HELP RESOURCES CONNECT

Got Debt? Get SALT.

SALT™ makes it simple to take control of your finances, helping college students and alumni live well today while planning for tomorrow.

Select a goal below to get started.

MASTER MONEY REPAY STUDENT DEBT PAY FOR SCHOOL FIND A JOB

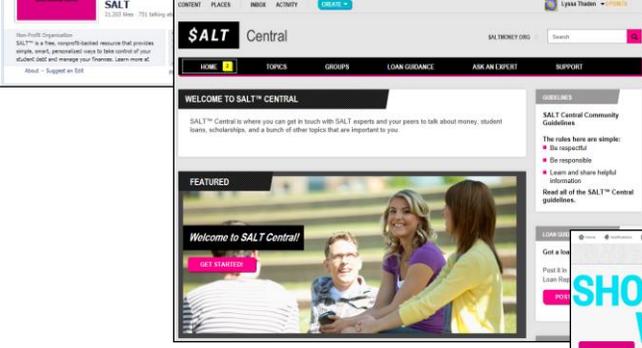
Featured ▼ By Recommended ▼ All Content Types ▼

SALT
Money knowledge for college and beyond.

SALT Is Social











AMERICAN STUDENT ASSISTANCE **SALT**
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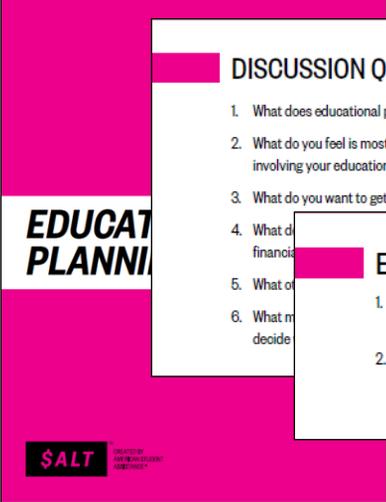
Educational Planning Example

DISCUSSION QUESTIONS

1. What does educational planning mean to you?
2. What do you feel is most important to consider when making decisions involving your education?
3. What do you want to get out of your college experience and beyond?
4. What do you think your financial future will look like?
5. What do you think your career will look like?
6. What do you think you will do after college?

ENERGIZERS

1. Review a SALT scholarship video at www.saltmoney.org. Have students summarize a one minute takeaway and share with the class.
2. Have students do some personal reflection about what they might be doing if they weren't currently in college. Have them draw a picture of what this might look like.



EDUCATIONAL PLANNING



AMERICAN STUDENT ASSISTANCE **SALT**
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Educational Planning Example

ACTIVITIES

1. FINANCIAL AID FORUM: Have students go to www.finaid.org and read the financial aid related infographics. Have students write down the questions they always wanted to know but were afraid to ask.

NOTE TO FACULTY: Invite a financial aid administrator to the forum. Or, provide the contact information for the administrator to the students individually.

Questions: Why is financial aid important to you? What are the most common financial aid questions that you have? What are the most common financial aid FAQs for other students, what are they?

SALT Action: Go to www.saltmoney.org and explore the financial aid resources, and/or student loans. Utilize the scholarship search tool.

2. DEADLINES ARE EVERYTHING: Have students write down the deadlines for each. (Examples: Admission application, scholarship application, financial aid application, etc.)

Questions: Why should you care about deadlines? What are some ways to ensure that you meet all of these important deadlines? Do you have all of the resources you need to complete the tasks associated with these deadlines? Are you aware of potential fee waivers for exams and/or admission applications? Do you know how to find out if you're eligible, and what to do to try to get a waiver, if so?

College Choice Comparison Chart



In an ideal world, you will choose a school that is the best fit for you. There are a lot of variables to consider as you make this choice. This chart can help you fill in the blanks.

School	School A	School B	School C
Type			
Public vs. Private			
Small vs. Large			
2-Year vs. 4-year			
Research vs. Teaching			
Residential vs. Commuter			
Location			
Cost			
Total Out of Pocket Costs			
Total Expected Loan Debt			
Opportunities			
Graduation Rates			
Time to Graduation			
Program of Study			
Academic Opportunities			
Job Placement Rates			
Lifestyle			
Distance From Home			
Transportation Options			
Housing Options			
Food Options			
Activity Options			
Other (add your own questions)			
Rank (rank in the above table and other data as you see fit)			

College Cost Comparison Chart



To compare college costs between schools, try to set up an "apple-to-apple" comparison. This chart can help you fill in the blanks.

	School A	School B	School C
Mandatory Expenses			
Tuition			
Fees			
Books			
Room			
Board			
Travel			
Other			
Other Expenses			
Books (additional)			
Room			
Board			
Travel			
Financial Resources			
Scholarship/Grant			
Financial Aid			
Grants			
Scholarships			
Parent Loan			
Student Loan (new loan)			
Total Out of Pocket Costs			
Total A - Total B			
Total A - Total C			



Money knowledge for college and beyond.

Educational Planning Example

Educational Planning

XXXXXXXXXXXXXXXXXXXX

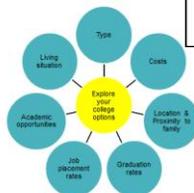
Goals

Objectives

- Identify the payoff between education, earnings, and student loan debt and describe the ideal return on investment for your college career.
- Apply a best-fit philosophy when considering your college options.
- Recognize the ins and outs of the college application process so you can use this knowledge when you apply.
- Analyze the financial aid process.
- Compare and contrast your college financing options.
- Develop a system that works for you to compare your school choices.



Explore Your College Options



Money knowledge for college and beyond.

Questions?

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SALT FAQ**FOR FACULTY, STAFF, AND ADMINISTRATORS****SALT**CREATED BY
AMERICAN STUDENT ASSISTANCE

You're probably getting a lot of questions about SALT. Let us help you with the answers.

Q: WHAT IS SALT??

A: SALT is a dynamic, multi-phased educational program that spans financing higher education and successful management of student loans, through the many financial decisions that students face after they leave school. SALT educates, empowers, and engages college students and young adults to take over their finances, by making it immediately rewarding, easy, and fun to make smarter student loan and financial decisions.

Q: HOW MUCH DOES SALT COST?

A: SALT is offered at no charge to students or alumni.

Q: WHO CAN BENEFIT FROM USING SALT?

A: Any college student or alum who needs to become more financially savvy.

Q: HOW DOES SALT WORK?

A: SALT uses many different channels to educate, empower, and engage members. The program includes:

- Proactive communication, education, and one-on-one counseling from student loan experts.
- A personalized dashboard at SALT.MONEY.ORG where members can track all their federal and private student loans in one place and compare payment options.
- Web "self-serve" tools, calculator, and educational content.
- A highly interactive Web financial education curriculum.
- In-person financial education training for groups of students and/or college administrators.
- Advisors and assistance with resolving complex student loan related problems.
- Meaningful benefits and incentives relevant to either the higher education experience or to the financial needs students face having completed their program of study, like assistance with searching for jobs/internships and scholarships.

Q: HOW DO MEMBERS SIGN UP?

A: Eligible members should receive an invitation email to sign up for SALT. Clicking on the personalized link in that email will take them to the enrollment page.

Q: HOW DO MEMBERS ACCESS SALT?

A: After they register, members can log on to their accounts directly from SALT.MONEY.ORG.

Q: IS MEMBERS' FINANCIAL INFORMATION SAFE IN SALT?

A: SALT provides American Student Assistance® (ASA), credible information security to be privacy and devotes significant resources to protect sensitive personal information. SALT is protected by a program that includes physical, logical, technical, and administrative controls managed by certified security personnel. ASA does not sell personal information to third parties, including SALT member benefits partners. Members are eligible to receive benefits from SALT partners, but all records are self-selected and all member data remains housed securely by ASA. Please visit our privacy policy at SALT.MONEY.ORG for more information.

Q: IS THERE A NUMBER THAT MEMBERS CAN CALL IF THEY HAVE MORE QUESTIONS?

A: Students and alumni can contact SALT member support at 855.855.2724 with any questions about their accounts. If members have questions about their student loans, we encourage them to call one of our loan counselors at 877.223.4473. Members can also follow SALT at Facebook.com/SALTMONEY or on Twitter at @SALT_MONEY.

Q: WHO RUNS SALT?

A: SALT was created by American Student Assistance, a 50-year old nonprofit that empowers college students and alumni to successfully manage and repay their student loan debt. ASA® has had proven success in lowering student loan delinquency and default through its previous programs of proactive and targeted communication to student loan borrowers. Visit www.asa.org for more information.

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Thank You

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American Student Assistance

📞 800.999.9080

✉️ education@asa.org

🌐 asa.org



Money knowledge for college and beyond.