



live your
best life

Helping employees tackle student loan debt

Transamerica Student Loan Repayment Program





6 in 10

401(k) plan sponsors offer benefits to assist employees with student loan repayment.¹

While a good education helps create top talent, student loan debt can cause stress in the workplace as employees try to balance making loan payments with investing for retirement.

¹ "New Frontiers: Employers and the Evolving Workforce," nonprofit Transamerica Institute®, April 2025. Transamerica Institute is a nonprofit, private operating foundation.

Offer a benefit employees are asking for

Attract and retain talent by making tax-exempt contributions to employees' student loan debt, helping to ease their financial concerns.

Student loan assistance is easy to add to your benefits package, and Transamerica can help. Our Student Loan Repayment Program can be custom fit to allow employees to take charge of their financial future.

We conducted an extensive review process before selecting Tuition.io as the program provider. During our selection process we specifically looked for providers who have:

- A great user experience, including live support for employees
- Secure platforms
- State-of-the-art analytical tools
- Customizable and flexible design for employers
- Communications and marketing support
- Success with onboarding and managing large and complex clients
- Agreed to offer our clients negotiated rates

Tuition.io

- Flexible and creative plan designs
- Works with all employer sizes
- Expert student loan and college prep coaching services
- Repayment strategy finder and loan forgiveness guidance
- Robust data and reporting

Through this partnership, Tuition.io can also offer plan design consultation and recommendations, benchmarks, and support to roll out, implement, and market this benefit to your current workforce and potential job candidates.

How our student loan repayment program works

Through our provider, your employees will have access to resources and guidance to help them make smart decisions around their student loan debt.

Communication – Your employees will have plenty of tools at their disposal, including:

- A financial wellness platform that can link all of their student loans for a big-picture view
- A personalized evaluation to provide the necessary education based on their unique situation
- Information on federal repayment and forgiveness programs, including income-based repayments and public service loan forgiveness
- An estimation tool and payoff calculator
- Unlimited one-on-one loan coaching support for employees and family members

Consolidation – Employees will be guided through consolidation and/or refinancing options for all or a portion of eligible student loan debt

Contributions – As an employer, you can make pretax contributions to help your employees pay back loans more quickly, up to \$5,250 a year

Why work with Transamerica

With 90 years in the employee benefits space, we know how to help you create a robust benefit package that includes one of the most highly requested benefits – student loan repayment assistance.

We offer a holistic approach to help employees build a solid financial foundation with a comprehensive benefits suite that includes:

- A single provider for defined contribution, defined benefit, and nonqualified retirement plans
- A variety of voluntary benefits that help employees take care of their health without impacting their family's finances or borrowing from retirement savings
- Supplemental services such as professional financial management and advice and the technology to integrate benefits
- Transamerica's guidance when selecting a provider to bring industry-leading services and support to our workplace clients

Let's discuss your goals

Preparing for the future goes beyond saving for retirement. It means addressing student loans, managing debt, and paying for healthcare costs. Transamerica offers solutions that can help employees live their best lives – now and in retirement.

Contact us today.

If you are interested or need more information, contact your Transamerica representative.



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Transamerica has negotiated preferred provider agreements with certain student loan vendors which have agreed to provide favorable pricing and service to Transamerica clients. Transamerica may receive compensation for implementation costs incurred by Transamerica from the vendor on business referred to the student loan benefit provider.

Transamerica is not affiliated with Tuition.io.