

SALT FAQ

FOR FACULTY, STAFF, AND ADMINISTRATORS

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

\$ALTSM

CREATED BY
AMERICAN STUDENT ASSISTANCE

Q: WHAT IS SALTSM?

A: SALT is a dynamic, multichannel 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 truly own 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 SALTMONEY.ORG where members can track all their federal and private student loans in one place and compare payment options.
- Web "self-serve" tools, calculators, and educational content.
- A highly interactive Web financial education curriculum.
- In-person financial education training for groups of students and/or college administrators.
- Advocacy 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 SALTMONEY.ORG.

Q: IS MEMBERS' FINANCIAL INFORMATION SAFE IN SALT?

A: SALT's provider, American Student Assistance® (ASA), considers information security to be a priority 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 benefit partners. Members are eligible to receive benefits from SALT partners, but all rewards are self-selected and all member data remains housed securely by ASA. Please visit our privacy policy at SALTMONEY.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 855.469.2724 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 877.523.9473. 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 56-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.