



## FinancialCore

Your Gradifi by E\*TRADE benefit provides you with actionable resources and tools, all in one intuitive platform, to help you take charge of your current and future financial goals.

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### Your FinancialCore benefits include:

**Counseling:** One-on-one student loan and college planning counseling through American Student Assistance® (ASA)

- Repaying federal and private student loans
- Planning and paying for college
- Postponing, forgiving, and discharging student loans

**Learning:** Interactive learning modules to help you make smart choices in your financial decisions

- Financial basics
- Higher education
- Investment & retirement tools

**Exploring:** Personalized calculators and impact view dashboards to help you better understand your student loan debt and explore repayment strategies that works best with your personal goals

**Refinancing:** Access to a marketplace of leading student loan refinancing lenders and their rates to help you potentially lower your interest rates and monthly payments

**Those with higher levels of financial literacy are more likely to plan for retirement, make better investment decisions, refinance mortgages, and manage credit card debt better<sup>2</sup>.**

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**Plus, receive a \$300 bonus towards your student loans when you successfully refinance through FinancialCore!**

**Get started at [gradifi.com/access/ConeHealth](https://gradifi.com/access/ConeHealth) to see what's possible with Financial Core!**

1. \$300 PayDown Rewards® bonus will be paid out after your eligible loan has been approved and disbursed by the lender. Lenders are not responsible for PayDown Rewards. Note: Gradifi receives compensation from lenders for loans funded through this program. Bonus amounts are subject to change at any time. Limit one bonus per member per twelve-month period

2.. <https://gflec.org/wp-content/uploads/2014/12/economic-importance-financial-literacy-theory-evidence.pdf>.

The E\*TRADE Financial family of companies provides financial services, including trading, investing, banking, and managing employee stock and financial wellness benefit plans.

E\*TRADE Financial Corporate Services, Inc. recently acquired Gradifi, Inc. Gradifi offers financial wellness benefits focused on solutions for employers to provide their employees student loan and college savings benefits.

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