

Student Loan Repayment Programs and the New Millennium

Outline with Times

- I. The Changing Employee Environment – **10 minutes**
 1. Generational Shift
 - a. Forgoing Life Decisions
 - i. Marriage
 - ii. Home Ownership
 - iii. Retirement Savings
 - b. Employee Behaviors with Benefit Selection
 - i. Younger Employees not wooed by traditional benefits
 - ii.
 2. College Education Expenses
 3. Student Loan Debt Facts
 - a. More students carry student loan debt than ever before
 - b. Average student loan debt
 - c.
- II. Employers Challenges with the New Employee Environment –**15 minutes**
 1. Understanding Current Employee Population
 2. Attracting Talent
 - a. Global Marketplace
 - b. Job Skill Specialization
 - c. Competition in the Marketplace – Establish Reputation as an Industry Leader
 - d. Cost to Onboard New Employee
 3. Retaining Talent
 - a. Keeping Employees Engaged and Happy
 - b. Exhibit Atmosphere for Financial Wellness
 - c. Knowing Cost of Recruitment, Training and Lost Production
- III. A New Benefit Emerges – **25 Minutes**
 1. Anticipated Growth
 2. Student Loan Repayment Programs - Overview
 3. Plan Differences
 4. Typical Fees and Start Up Costs
 5. Legislative Aspects
 - a. Tax Ramifications
 - b. ERISA
 - c. Pending Legislation
 6. Tag-along Benefits such as 529, etc..
- IV. Q& A – **5 to 10 minutes**