Student Loan Aid

Help borrowers find the right plan for them

The Landscape

LANDSCAPE

Student loans are prevalent – but knowledge around them is not

42.6M

student borrowers have federal loan debt across 7+ federal plans[1]

31%

of student loan borrowers on the standard repayment plan didn't even know they could choose a different plan[2]

1 Bankrate; 2 CFPB

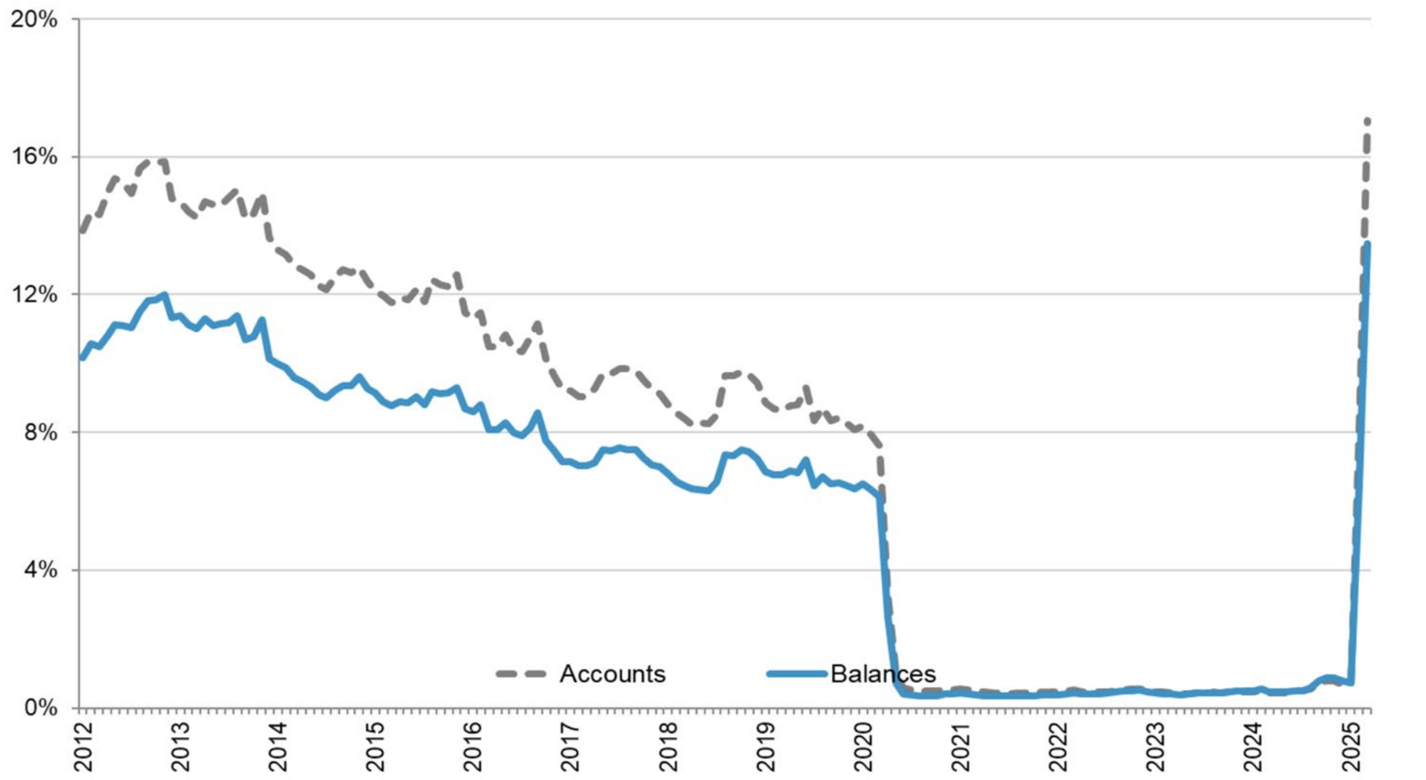
…and this lack of knowledge has lasting consequences

Millions are seeing credit scores drop by 100+ points[1]

*As of Q1 2026, **10.3%** of federal student loans are seriously delinquent (>90 days)[2]*

Student Loan Delinquency Rate

90+ Days Past Due or In Bankruptcy
Percent of Non-deferred Accounts and Balances; NSA; Excludes Severe Derogatory



Source: Equifax Inc.

Data as of March 2025

[1] Credit Score Impacts from Past Due Student Loan Payments, Liberty Street Economics, Federal Reserve Bank of NY, Mar 2025; 2 FRBNY Household Debt and Credit Report

A single 90D+ delinquency can drop a score by 87–171 points

Delinquencies and credit score declines are poised to continue over the foreseeable future.

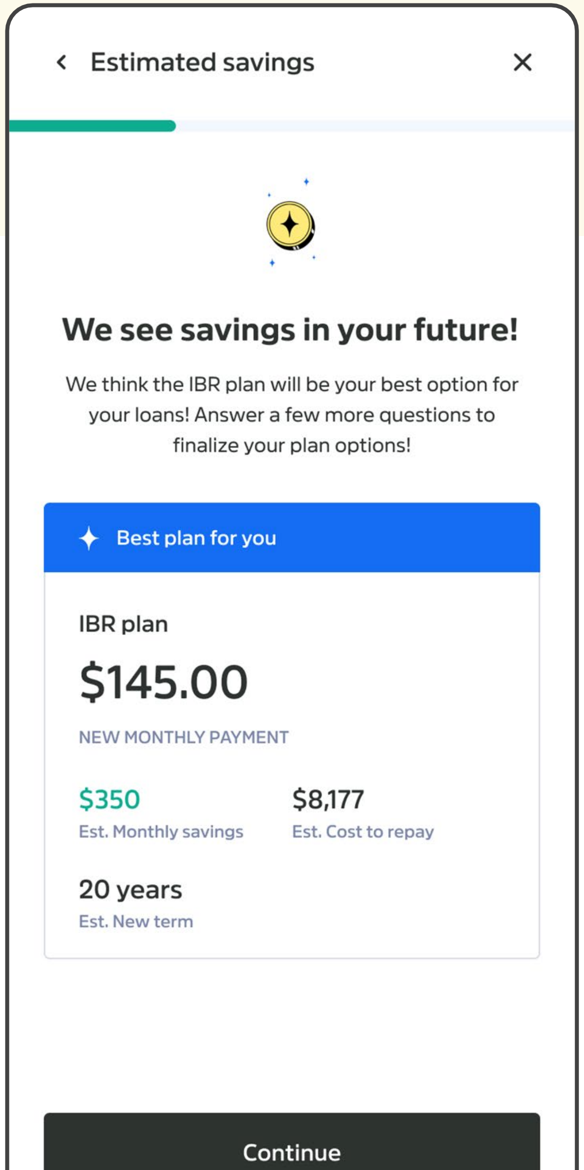
The Product:
Student Loan Aid

STUDENT LOAN AID

Help borrowers find the right plan for them

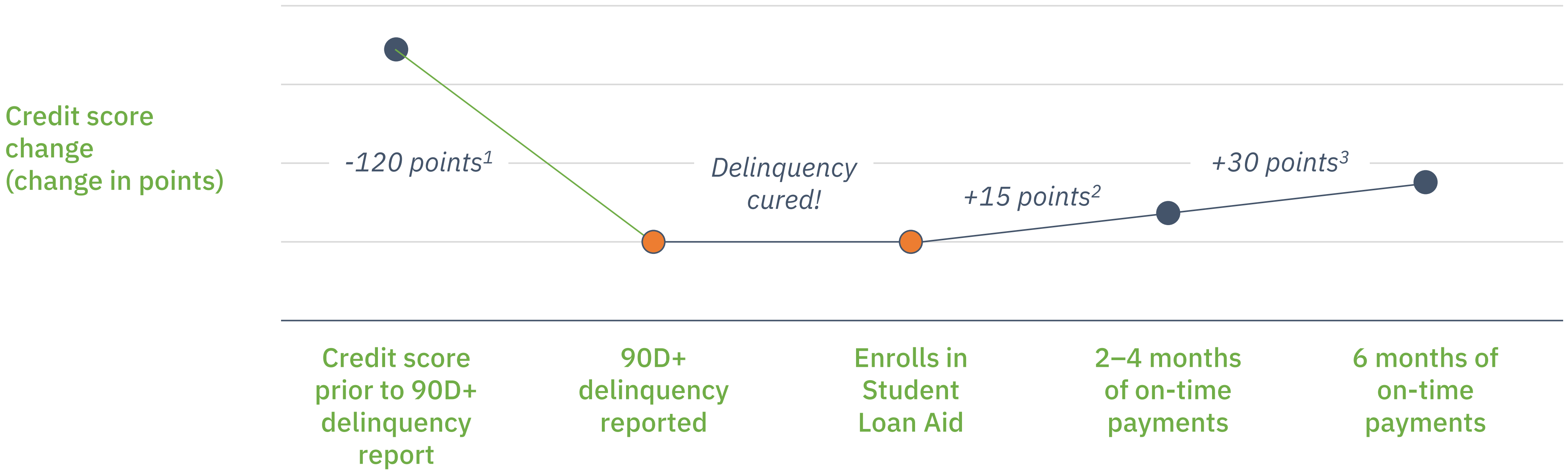
Student Loan Aid guides borrowers to smarter repayment plans, saving money on their student loans.

- Automatically identifies and enrolls borrowers in the optimal federal repayment plan
- Improves cash flow and helps cure delinquencies
- Turns a multi-hour, error-prone process into a guided experience that takes just minutes



Student Loan Aid can reverse delinquencies

By enrolling into a federal repayment program, the borrowers' delinquency is cured



With Array, previously delinquent borrowers achieved an average 36-point credit score increase within four months

[1] Credit Score Impacts from Past Due Student Loan Payments, *Liberty Street Economics, Federal Reserve Bank of NY, Mar 2025; Credit score impact averages -87 to -171 points from a 90D+ delinquency*
[2] *Average recovery from on time payments for 2-4 months ranges from +10 to +20 points;* [3] *Average recovery from on time payments for 6 months ranges from +20 to +40 points*

The Impact

IMPACT

The benefit of clear, actionable guidance

37.34%

of members with an active student loan can lower their monthly payment

$190

average payment monthly reduction

$10,940

average total savings (pre-tax) over the life of the loans for members who see lifetime savings

+36 points

average credit score increase after 4 months achieved by previously delinquent borrowers

Drive annual touchpoints with your customers

31%
enrollment rate

A multinational personal finance platform drove 31% of borrowers to enroll in Student Loan Aid, translating into thousands of high-value activations

Trusted by:

usbank

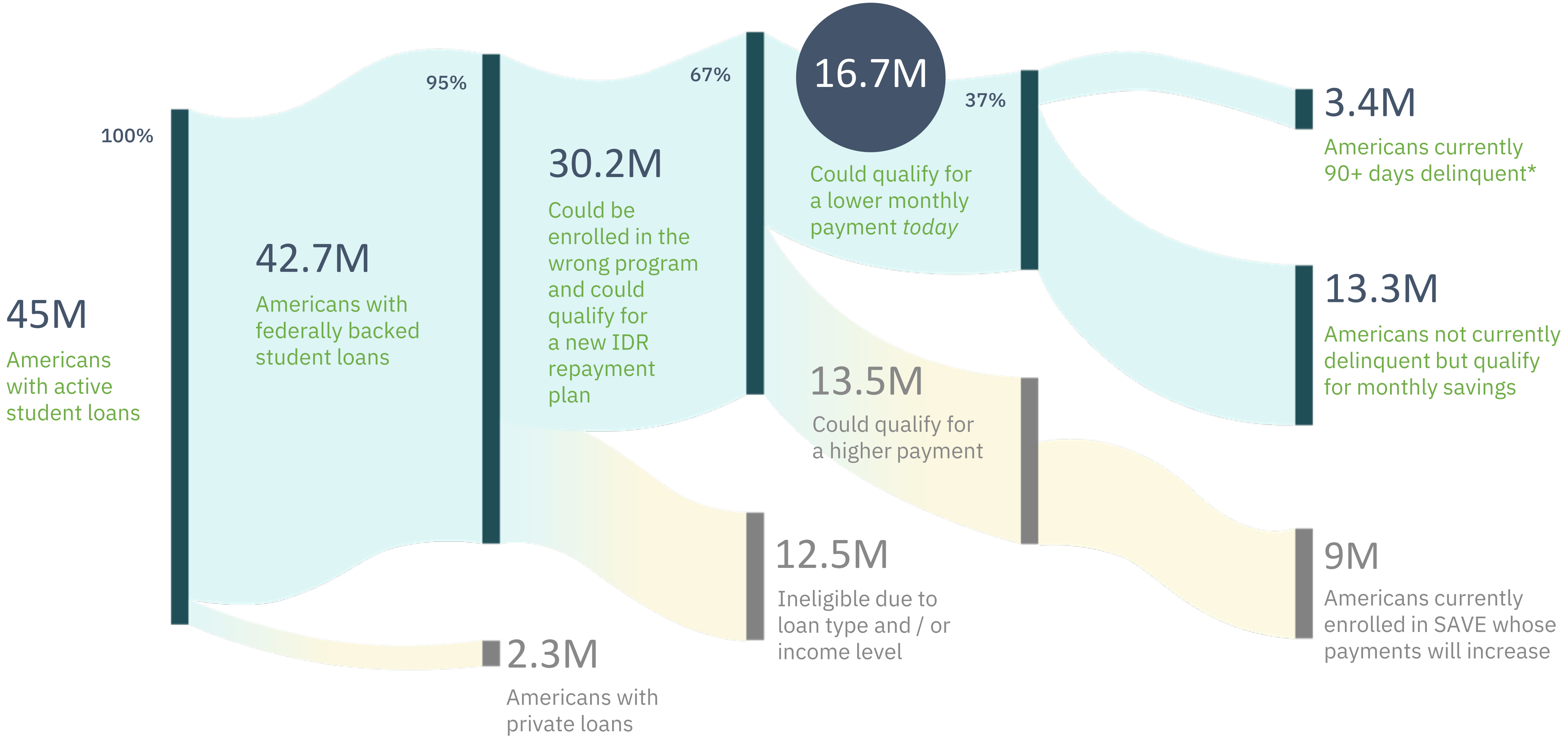
SoFi

earnest

Based on client data, 2025

Appendix

Millions are lowering their student loan payments with Student Loan Aid, and many are building better credit along the way



*Based on EFX, TUI and Array data

STUDENT LOAN AID

Protect your platform and your student loan borrowers

With a historic 12 million federal borrowers in student loan delinquency or default,[1] borrowers need guidance now more than ever.

Array helps insulate your platform from borrower risk while helping those you serve.

Student Loan Aid's built-in guardrails:

Ineligible plans blocked

Users cannot apply for or submit ineligible plans within the flow, protecting them from further harm.

No advisory liability

Student Loan Aid delivers factual, data-based comparisons with disclaimers, ensuring your platform remains in compliance.

Audit-ready records

The platform stores a complete and exportable audit trail of every user action and signature.

Updated IDR form

Includes an updated income-driven repayment plan request: auto-filled, e-signed, and with the most recent inclusion of PAYE, IBR, and ICR.

[1] American Enterprise Institute: *New Student Loan Data Show a Historic Spike in Borrowers Falling Behind, Nov. 2025*

The next phase of Array's debt management has already been battle tested

Industry validated, compliance approved.

COMPLIANCE CHECKPOINTS

- Not subject to STOP Act
- Deterministic rules based engine
- Validated and approved by leading financial institutions