Financial Wellbeing

Candidly Student Loan Services FAQ



Let's be well together.

This document addresses frequently asked questions about Candidly student loan services available to all U.S. benefits-eligible employees.

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General

Q: What is Candidly?

A: Adobe has partnered with Vanguard to offer all U.S. benefits-eligible employees free access to Candidly, a smart student debt and savings platform designed to help you confidently manage your own education-related expenses. We know student debt can feel overwhelming — and at Adobe, we're committed to supporting your financial wellbeing.

Note: While Candidly student loan services do not extend to family members at this time, there are some platform features that you can use to help your loved ones.

Q: What student loan services are available through Candidly?

A: We encourage you to take advantage of the following student loan services available through Candidly to:

Repay your student debt smarter

- Federal repayment plan optimizer: Find, compare, and enroll in an income-driven repayment plan in minutes.
- Smart payments: Pay down student debt faster with spare change and recurring payments.
- Student loan refinancing finder: Explore side-by-side lender comparisons for potentially lower interest rates.

Plan and save for college

• Private student loan finder: Access competitive offers from top lenders for you and your loved ones.

Learn and grow

Explore exclusive, educational content to support your financial wellbeing journey.

Q: Who can benefit from Candidly?

A: The Candidly platform has features to help you manage your student debt more effectively, make extra payments on your own, and help you plan and pay for college expenses for children, partners, or other loved ones.

Q: Is Candidly only for employees who have loans on their own education, or can employees who have loans on their children's education use this service?

A: The Candidly benefit is specifically designed to help employees repay their own student debt smarter. While Candidly student loan services do not extend to family members at this time, there are some platform features that employees can use to help their loved ones.

Q: Does Adobe offer any other education benefits?

A: Yes, Candidly is one of many education and financial resources available to you. Visit the <u>Education benefits</u> <u>overview</u> and <u>Financial coaching and resources</u> pages on benefits.adobe.com for more information about these programs:

- Use the Adobe Learning Fund for <u>education</u>, <u>professional development</u>, and <u>graduate education</u> reimbursement.
- Explore Bright Horizons' <u>College Coach</u> for admissions and financial aid advice and Vanguard's <u>529</u> education savings plan for you and your family members.
- Connect with a My Secure Advantage (MSA) <u>Money Coach</u> for free, confidential, one-on-one financial coaching. They provide guidance on multiple topics, including student loan debt.



Access

Q: How do I access Candidly?

A: Log in to your Vanguard account, then scroll down and select the "Log me in to Candidly" button.

Q: Can my family and friends use Candidly?

A: No, the Candidly benefit is specifically designed for Adobe U.S. benefits-eligible employees. While family and friends are not directly eligible for the Candidly benefit, there are some platform features that you can use to help your loved ones:

- **Private student loan marketplace** connects you to a marketplace of private student loan offers from top lenders
- Read offers exclusive educational resources on financial wellbeing topics including student debt, paying for college, and building savings

Support

Q: How do I contact Candidly for support?

A: The Candidly Support team is available Monday-Friday, 9am-8pm ET, to assist you with any questions or issues.

- **Email:** Reach out to help@getcandidly.com and a Candidly Support team member will respond during support hours, typically within one business day.
- Live chat: Click the "Candidly Support" icon in the bottom-right corner of any page on the Candidly platform. Follow the prompts to connect with a Candidly Support team member, who will respond as quickly as possible during support hours.
- Phone: Contact Candidly at (866) 719-3437 during support hours.

