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A student degree can lead to a lucrative career, but the cost of tuition is so owed by some people that even decent work can't fully lift the burden. Companies large and small - including IBM and fitness startup Peloton - offer student benefits to pay off loans to employees. Research shows that the financial stability of employees is linked to overall good and performance, and workers have a great deal of help from companies that offer student debt assistance, often above retirement pay. This article is part of Business Insider's ongoing series on better capitalism. A lucrative career usually relies on a college degree. But all too often the cost of tuition fees leads to debt that even decent pay can't be covered. In 2018, 44.2 million U.S. borrowers owe \$1.48 trillion in student loan debt - \$620 billion more than Americans owe in credit card debt, according to the student loan hero. And student loan debt is rising annually. The average debt for student borrowers in the 2017 class was \$39,400, 6% higher than the 2016 class, reported Student Loan Hero. The crushing weight of having to pay a student loan along with low entry-level salaries creates a recipe for financial stress that can snowball, said Jeremy Straub, CEO of Coastal Wealth, for Business Insider. Financial stress will affect your mood, concentration and overall performance [at work], Straub said. In the end, this stress costs the employer money with a loss of productivity. More and more companies are starting to recognize this and implement benefit programs that help employees manage and repay college loans. In some cases, it can also help to recruit employees. Financial stress can lead to stress in the workCompani, including PWC, First Republic Bank, Penguin Random House, IBM, Peloton and Honeywell, also have benefits to help with student loans, in an effort to retain quality talent and increase employee performance. Any benefit you can offer that creates people's mentality first and shows that putting intent ahead of profits in company culture is a good thing, Straub said. Employees who are happy and unsue can do their best, said Barbara Brickmeier, vice president of benefits at IBM., for Business Insider. The program of multinational technology giant IBM MoneySmart offers confidential financial coaching for employees. They can bring their best to work and can work more productively for themselves and the company, so with in mind we believe [MoneySmart] helps the bottom line for IBM. MoneySmart started more than 10 years ago, and 25% of IBM employees work in the program annually, according to Brickmeier. While IBM pays financial advisors for employees in their finance strategy does not contribute direct contributions to student loans from employees. The programme helps employees refinance refinancing loans and negotiate discounts from their loan rates, Brickmeier said. Over the past three years, moneysmart has helped IBM employees refinance about \$50 million worth of student debt - a total savings of about \$15 million over the lifetime of loans, she said. Brickmeier says IBM recognizes that the financial health of employees is a key aspect of overall welfare, and some research is also giving it away. Employees are struggling financially to describe their health as bad. Dragana Gordic/Shutterstock Research in 2017 by Willis Towers Watson asked 31,000 employees in the United States in 22 markets about work-related health and health. In the study, more than a third of employees reported that their financial situation had a negative impact on their lives. In addition, the study found employees who find it financially difficult to describe their health as poor, and 31% say their worries about money affect work. By contrast, workers who have not reported financial disasters say they are in good health, with only 5% requiring high levels of stress. And it turns out that companies that may introduce programs to address widespread financial stress among employees are more attractive to potential candidates. A 2017 Oliver Wyman study surveyed more than 3,000 households with a degree or more - about a third of whom had unpaid student debt - to assess the importance of student loan repayment benefits offered by employers. The survey found that 45% of employees say that paying off a student loan is the most desirable benefit, putting it above retirement and health insurance contributions. When it comes to choosing one job over another, 90% of employees said that the benefit of a student loan contribution would have a positive impact on their decision to accept the offer. Currently, only 4% of employers offer student debt assistance, according to the report. Fitness startup Peloton devotes more than \$15,000 a month to student loan debt to employees, and billionaire fitness startup Peloton, known for its bike-streaming live cycling courses, offers \$100 monthly contributions to individual student loans from employees. [Student loan debt] is a big issue and a lot of people come out of [school] with hundreds of thousands of dollars of student loans and they come to work and they have to continue to pay that – potentially for years, Amy Stoldt, vice president of people at Peloton, for Business Insider.Peloton introduced Gradifi, an online financial assistance program for employees, in a package for employee benefits in the spring. More than 150 of Peloton's 900 employees participate in the program - more than \$15,000 in student loan contributions each month. Gradifi reports a 30% rate of reduction student loan repayments between persons employed by companies using the platform. When the Peloton first introduced this benefit, I was left with about \$35,000 [in loans], peloton peloton employee already repaid one loan through the program told Business Insider. I've been paying off pretty aggressively because I feel like i'm just being followed by this dark cloud. I finally feel like I can see the light at the end of the tunnel. The employee continued: 'This benefit both physically and emotionally makes it both physically and emotionally, especially with the support that comes with Peloton acknowledging that this is a burden. Current value plan subscribers can pass eligible credentials or optional preparatory courses. The value package must be valid when the tests and courses are completed. Note: For each country in which a participant wishes to benefit from a value package, a separate value package must be obtained and the registered country of residence of the participant must be the same as the country where the value package was purchased. The value plan is no longer available for purchase. Business partners are entitled to a 10% (Member Level), 20% (silver or gold level) or up to a 30% (\*Platinum level) discount from the published base price for all courses purchased from any of the global training providers (Arrow, Global Knowledge, Ingram Micro, LearnQuest, Tech Data or their related education providers). This discount must be requested and confirmed during the check-in and before the invoice is paid to ensure that the discount has been included on the exchange rate invoice. If you subtract the payment, you will be deducted from the refund if you have not already used it on the invoice. If you have not received a discount for your business partner, call the global training provider to request a refund. \*The discount depends on the delivery method (classroom, conference, etc.) and may vary from the global training provider. For more information about training discounts available to IBM business partners, contact a global training provider. The training discount of a global training provider does not apply to pearson VUE test fees. Credentials must be achieved in order to be eligible for reimbursement. Those preparatory courses are optional and are not necessary for the reimbursement of the credential test. Only those credential tests and optional preparatory courses listed in the credentials, tests and courses by brand list are eligible for reimbursement. New credentials and technical mastery tests are added when they become available worldwide. Other changes, including the removal of outdated credentials, are posted quarterly. Check the online live list frequently. Only publicly available classes, training and tests shall be reimbursed. Private classes, training and tests shall not be reimbursed. The maximum reimbursement values depend on the level of your Country Enterprise program in PartnerWorld, as specified in partnerworld profiling system. Maximum levels include all claims submitted by all employees at all locations in the 12-month value package. See the Benefits of the Value Package page. Credentials must be reached within 60 days of completion of the last course, which can be refunded on the selected credential path. Courses completed after the credentials have been fulfilled are not eligible for reimbursement. Note: For a refund for a self-study (online or offline) course, you must complete the course and reach credentials within 120 days of the date of purchase. If you plan to go more than one self-study course, you must complete them all and reach your credentials within 120 days of the first purchase of the course. If more than one credential requires multiple tests, all must be done and the credential must be reached within a 60-day period. The refund claim form below and supporting documents (invoices, receipts, result sheets) must be received by IBM within 60 days of the credentials being completed for the application to be processed. Save copies of all submitted documents, including a copy of the sent e-mail. If you do not receive an IBM response within 10 days of submitting the request, please contact the request center where you submitted the request. When you submit request information, IBM may request additional or security information to process the retaliation. If the requested information is not received within the time of the request, the request may be rejected. Business partners located in Japan and ap will be required to submit a receipt for a paper claim for a hard copy after confirmation of your claim. If this applies to you, IBM will contact you with additional instructions after you start processing. Unless otherwise specified, reimbursements for the actual cost of tests of eligible credentials and optional courses (retail price minus discounts from business partners that can be used) up to the maximum test price equivalent published on the Professional Credentials Test website and public course fees published on IBM Training or Global Training Provider websites. Only one fee per course/test shall be reimbursed. No performances, incomplete courses, late notice fees, VAT, taxes, local fees, trial/training fees, travel, hotel, cost of living and missed courses/exams cannot be reimbursed. Optional preparatory courses completed after the credential date shall not be reimbursed. Global training providers that train their employees can only be reimbursed for the cost of naturally purchased materials from IBM. Fees must be paid in full for reimbursement. When acquiring credentials, the costs as described for the certified employee and only the certified worker will be eligible for reimbursement. The certified employee name must be printed on all invoices. The certified employee requesting reimbursement must be listed in the PartnerWorld profile, their ID candidate (delivered by the test centre at the time of the test) employee data. The refund will be paid into the bank account of the country location of the Partner Company, where the certified employee is registered, is not transferable and must be accepted as described. If the exchange rate is paid by personal credit card, IBM will reimburse the Business Partner bank account. IBM will not directly reimburse employees of the business partner. Allow 60 days to recover. This offer cannot be combined with any other special offer, program or promotion from IBM, and IBM reserves the right to modify or withdraw this offer at any time. Time.

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