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SIMPLIFYING THE STUDENT LOAN REPAYMENT PROCESS

THE PROBLEM

Student loans are the second largest source of debt in the United States

1.6 trillion
Outstanding student loan debt

44 million
Student loan borrowers in the US

9% growth
Year-over-year

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THE PROBLEM

Managing student loan debt is a struggle

Student loan repayment is

- Difficult to understand
- Easy to get wrong
- Time-consuming to manage



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Posted by u/tepkampai 5 days ago

totally clueless.. please help!

Hi everyone. I don't know much about finances so I am struggling with trying to figure out my own. I am looking at income-based payment plans and don't really understand the difference between PAYE, REPAYE, and income-based.



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Posted by u/Teammonkey420 7 days ago

Advice for RN w 80k in loans

I feel like no matter how much research I do about loan forgiveness and assistance, I am never 100% sure that I'm getting everything right.



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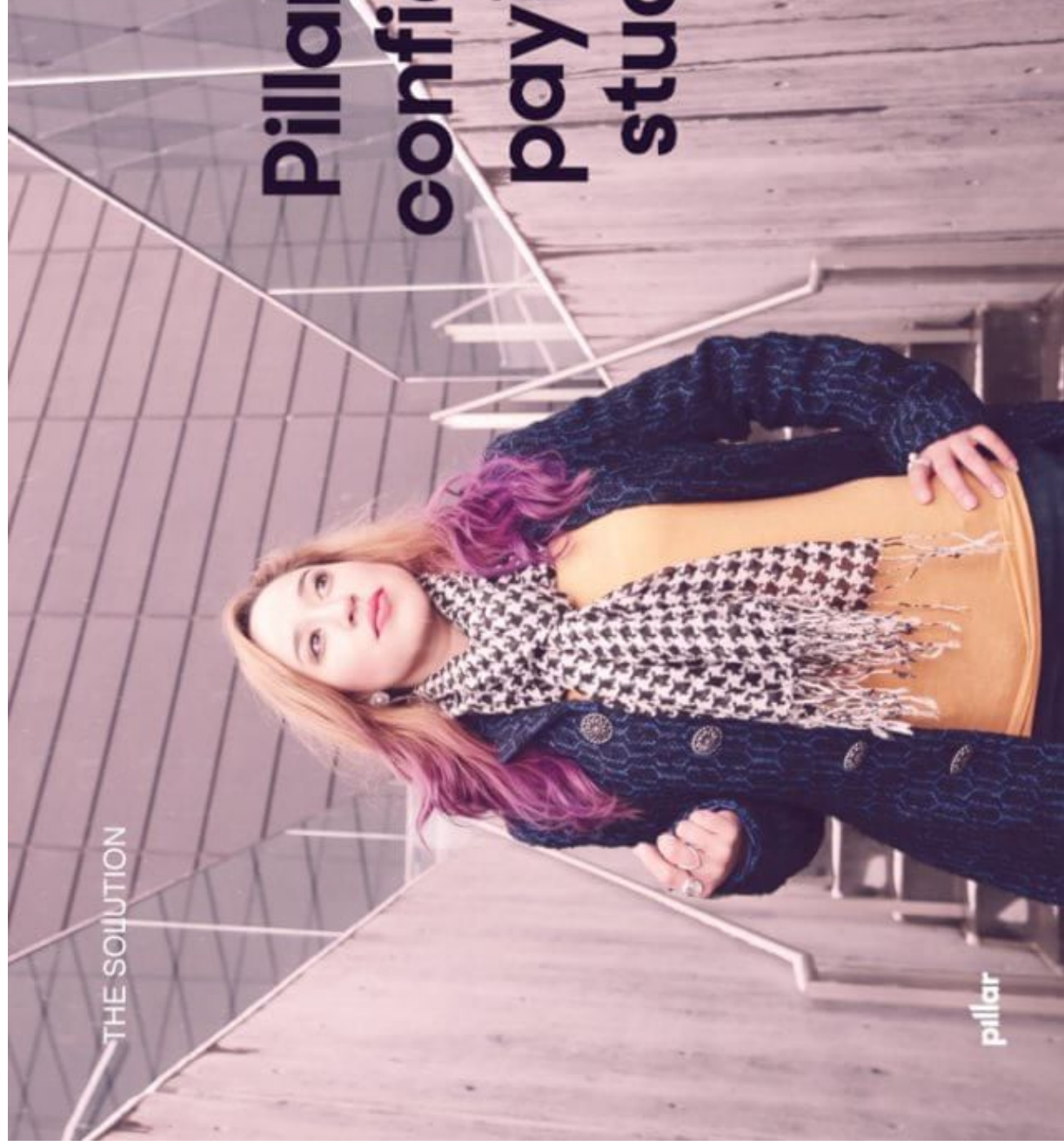


• **r/StudentLoans** · Posted by u/long_horn 5 hours ago

How will you celebrate once you're FINALLY done paying it all off?

Or, how did you celebrate if you're already done?

I think it's helpful and motivating to visualize the finish line every once in a while. Would love to hear everyone's plans. For me, I think I'll treat myself to a REALLY nice bottle of scotch and a fat cigar. And just sit outside and get drunk under the stars. Maybe use my useless degree as a drink coaster.



THE SOLUTION

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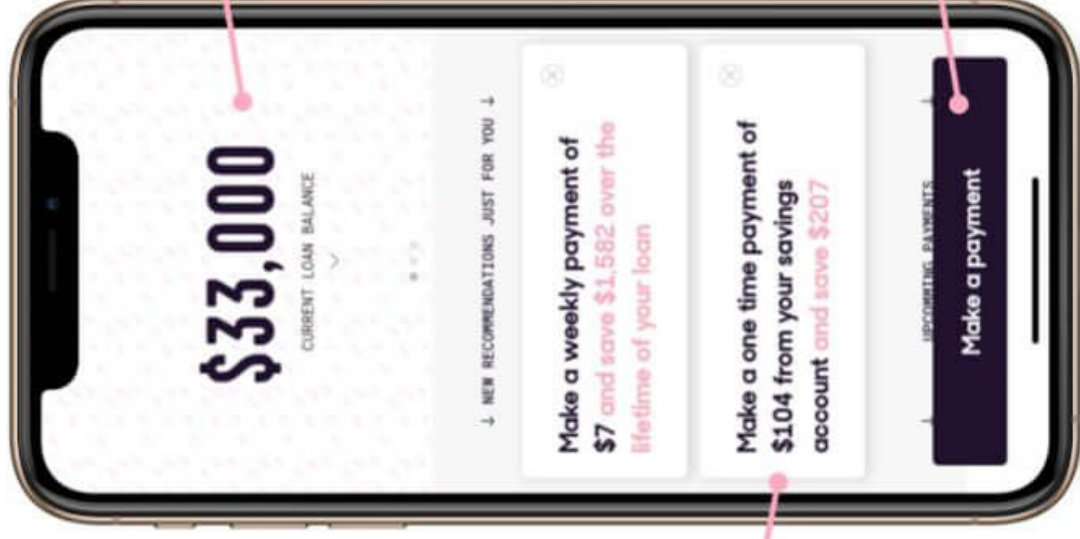
**Pillar gives people
confidence they're
paying back their
student loans the
right way.**

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THE SOLUTION

Pillar helps users manage their student loans

Personalized recommendations
Based on users' income, spending, and loan information.



Easy access to the most important information
Swipeable cards show relevant information users need. They update each time a user reaches a milestone.

Simple payment flow
Users can make payments through Pillar instead of their student loan servicer.

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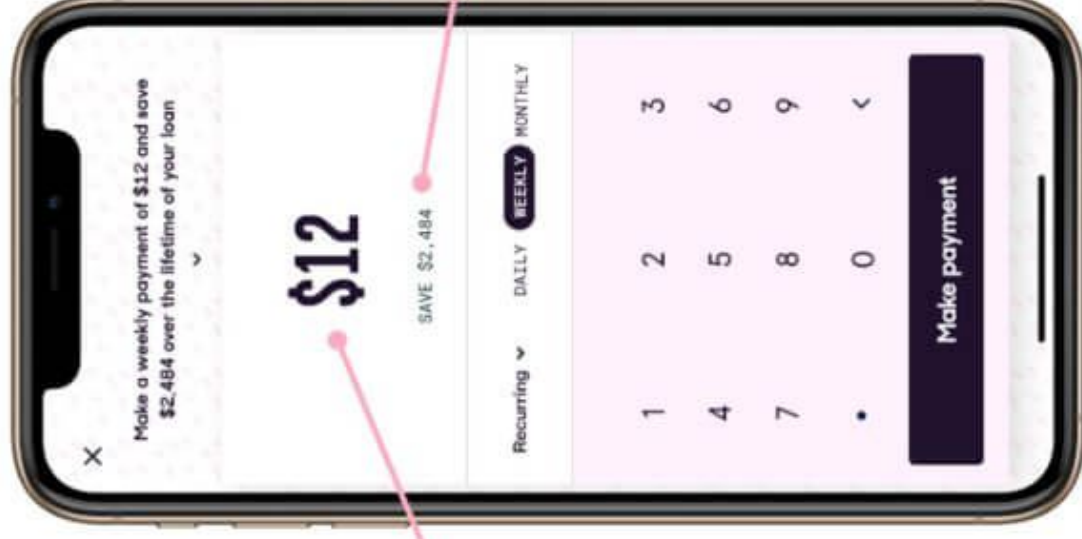
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THE SOLUTION

Our advice helps users save money

Total user control

Users accept recommendations or create their own payments. They control the amount, frequency, and timing.



Focus on the impact

Pillar always reminds users of the benefits of their payments. We do the math for them, helping them realize that small contributions can make a big difference over time.

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THE SOLUTION

We give users confidence in their financial future

Pillar clearly shows how actions impact loan repayment.
Achievable, incremental milestones help the user maintain momentum.

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Optimistic interface & friendly language

Our voice & tone is encouraging and optimistic. We use natural human language rather than the jargon of the industry.

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COMPETITION

Pillar is different than any other product on the market

	pillar	HR Benefit Providers Student Loan Genius, Tuition.io, FutureFuel	"Round Up" Apps Chipper, ChangEd, Initiative Zero	Financial Literacy Tools Summer, iGrad, AccessLex	Content Providers Student Loan Hero, NerdWallet
Business Model	B2C	B2B	B2C	B2B2C	B2C
Personalized	Yes	No	No	No	No
Scope of Advice	Full coverage	Limited (Focused on payments)	Limited (Focused on payments)	Full coverage	Full coverage
Company Focus	Product / Brand / Technology	Sales	Marketing / Brand	Content / Sales	Content

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BUSINESS MODEL

We make money through a monthly subscription fee

2M	x	\$5	x	12	=	\$120M	
Users		Monthly Fee		Months / Year		Yearly Revenue	

At 2M users, Pillar will have captured just 4% of the student loan market

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We've found scalable channels to acquire users



Social Media

Posts on FB, IG, Reddit, and Twitter



Referrals & WOM

40% of new users sign up organically



Content & Influencers

Write high-quality content to boost search results

We expect the percent of new users coming from Referral & WOM to grow significantly

BUSINESS ROADMAP



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IMPACT

We can save borrowers over

\$12,000,000,000

by 2022



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THE TEAM



Michael Bloch

CEO



Gilad Kahala

CTO



Britta Mulderrig

Marketing



Wilson Lee

Engineering



Stephanie Lo

Engineering



Jon Levinson

Product



Clara Bunker

Design



Lisa Liu

Engineering

WHERE WE'VE WORKED



SPRING

Uber

fiverr



Klarna.

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