Students don’t always understand the impact of their school debt. SALT™ teaches them to think differently about their finances, engaging them at the right time with the right message and empowering them to borrow smart, borrow less, and repay their loans successfully.

Why SALT Works
SALT was created by the nonprofit American Student Assistance® (ASA), who’s been helping students manage their education debt for 50+ years. ASA® has worked with nearly 1.4 million students with college loans, and we pride ourselves in offering neutral, yet understanding borrower guidance. Decades of experience helps us know how, when, and where to speak to students and alums; we even leveraged their insights to help build the program.

Financial Education
SALT’s financial education courses use a traditional methodology, as well as self-directed learning to help raise students’ financial IQ. And because people learn in different ways, we provide guided tours on topics such as budgeting, loan repayment, and credit in captivating multiple mediums. SALT reaches students where and how they spend their time, delivering the right information, at the right time, in the right format, resulting in better educational outcomes.

Education Debt Management
Through SALT’s proactive outreach, we engage student loan borrowers throughout the entire repayment cycle, turning information into action. Before their first payment is due, we contact borrowers to make them aware of all their options, and even reach out if they get off track with their payments. To keep financial matters in check daily, saltmoney.org offers rich bite-sized content, the SALT Blog offers tips for living creatively within your budget, and our mobile app Fixx™ helps improve spending habits on the go.

Partner with SALT and take a proactive approach to responsible borrowing.