

**pillar**

**SIMPLIFYING  
THE STUDENT  
LOAN  
REPAYMENT  
PROCESS**

## THE PROBLEM

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

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**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

Posted by u/lepkempii 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.

Posted by u/ikemonkey420 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 im getting everything right.


 [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

**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

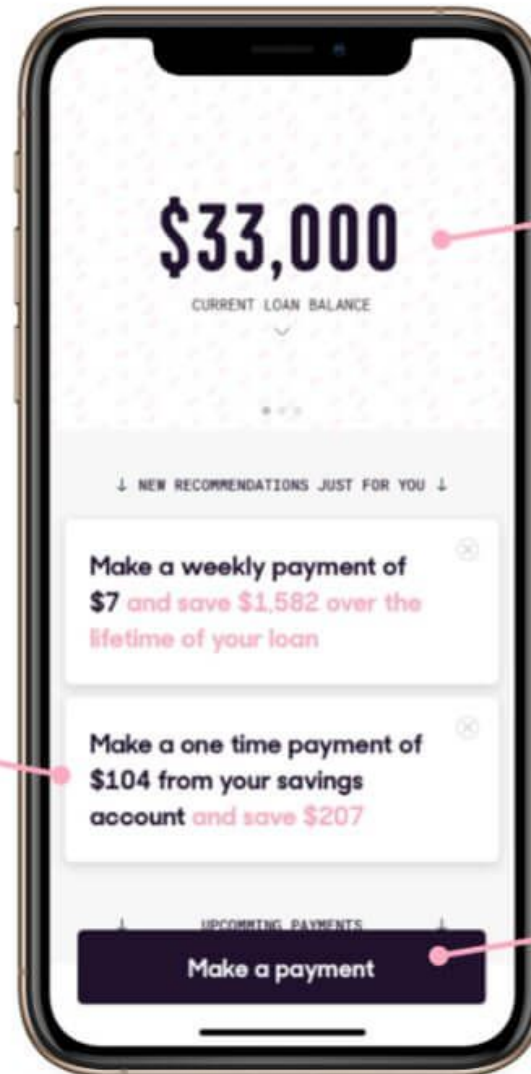
Based on users' income, spending, and loan information.

### 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.



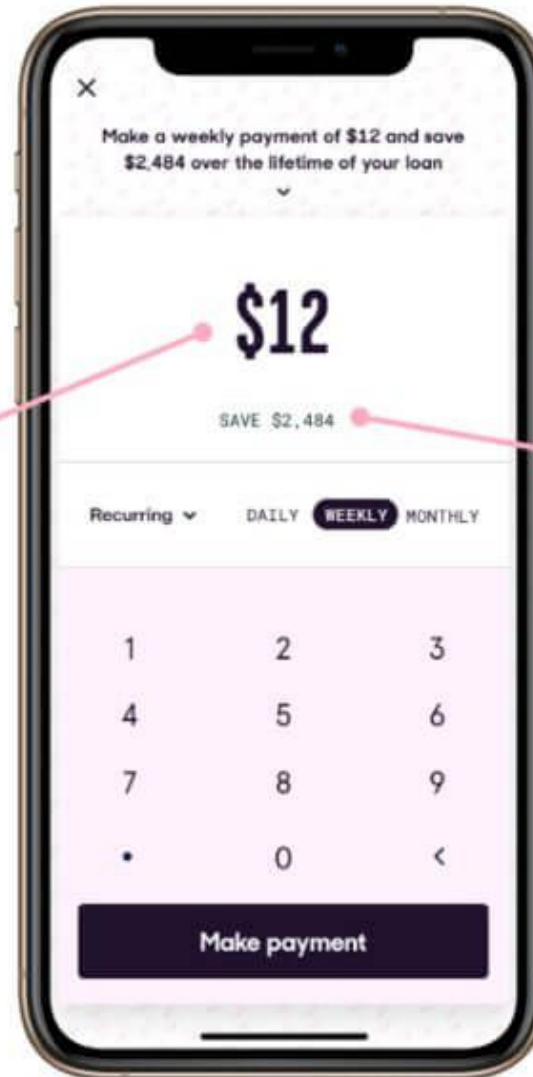
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## THE SOLUTION

# 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

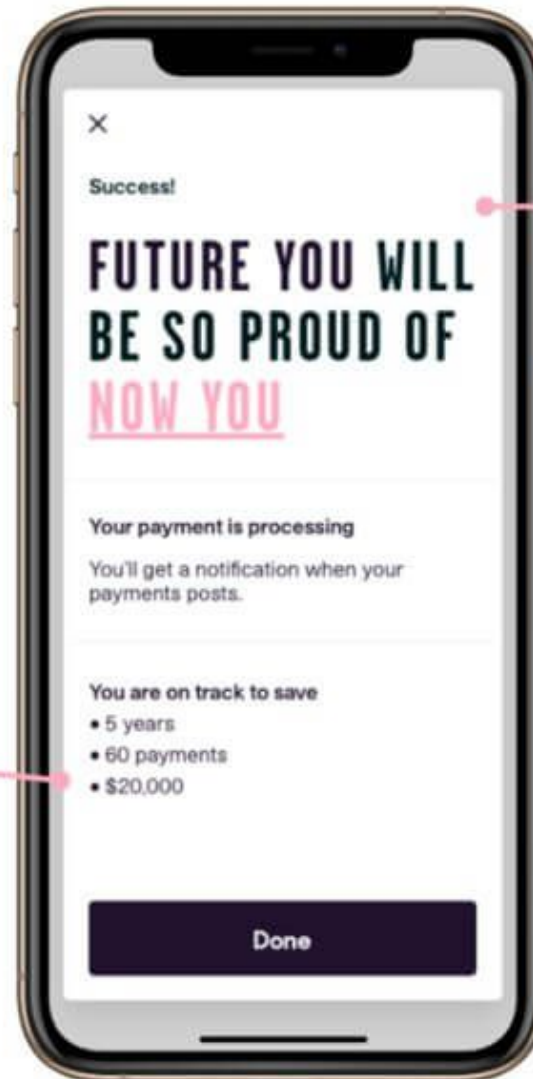
Pillar always reminds users of the benefits of their payments. We do the math for them, helping them realize that small contributions can make a big difference over time.

## 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.



**Optimistic interface & friendly language**

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

## COMPETITION

# Pillar is different than any other product on the market

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



## BUSINESS MODEL

**We make money through a monthly subscription fee**

$$\begin{array}{ccccccc} 2\text{M} & \times & \$5 & \times & 12 & = & \$120\text{M} \\ \text{Users} & & \text{Monthly Fee} & & \text{Months / Year} & & \text{Yearly Revenue} \end{array}$$

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

## GROWTH

# 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

### Prove Concept

2019

Build app in Q1  
Launch waitlist in Q2  
Iterate in Q3  
Public launch in Q4

### Go-to-Market

2020

Ramp user acquisition  
Optimize recommendation engine  
Prove LTV exceeds CAC  
100k users  
**\$6M revenue**

### Scale

2021

Expand to new customer segments  
Sign enterprise and employer deals  
Contribution margin positive  
500k users  
**\$30M revenue**

### Expand

2022

Enable better decision making in other areas of a user's financial life  
Become one-stop shop by building products in-house instead of referring to other institutions  
Enter adjacent markets  
3M users  
**\$150M+ revenue**

IMPACT

We can save borrowers over

**\$12,000,000,000**

by 2022





## 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**



BLINK·HEALTH



**Klarna.**

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