



NAVIENT®

earnest

Corporate Social Responsibility at Navient

About Us

Navient (Nasdaq: NAVI) creates long-term value for customers and investors with responsible lending, flexible refinancing, trusted servicing oversight, and decades of education finance and portfolio management expertise. Through our Earnest business, we help customers confidently achieve financial success through digital financial services. Our employees thrive in a culture of belonging, where they are supported and proud to deliver meaningful outcomes.

Values

Our values reflect who we are and where we're going. By living them daily, we stay on course toward our goals for ourselves, our customers, our communities, and our shareholders.

- **We strive to be the best.** By relentlessly pursuing the right solutions, we deliver on our promises to each other and those we serve.
- **We're stronger together.** We succeed because we're inclusive and authentic, and we know good ideas can come from anywhere and anyone.
- **We earn the trust of our customers and colleagues.** We hold each other accountable and act with integrity.
- **We innovate always and everywhere.** We empower each other to think differently, develop ourselves and grow our company.

Corporate Social Responsibility

We are committed to responsible and sustainable business practices, promoting responsible borrowing, ensuring an inclusive workplace, adhering to strong corporate governance and compliance, and supporting our communities through giving, volunteering, and engagement.



Customers

We promote responsible borrowing and are dedicated to helping customers save through lower interest rates and their journey to successful repayment. We leverage human-centered design, research insights, and customer feedback to design products to efficiently and effectively meet client needs.

We build long-term relationships with customers and support them across key stages of their financial journey. We believe our differentiated product design, data-driven digital marketing, and best-in-class origination capabilities deliver flexible, transparent lending solutions. Navient's decades of experience in education lending, capital markets, and servicing, combined with Earnest's technology and customer-centric platform, provide a unique advantage for customers.

The Client Happiness team serves as an educator and advocate for both prospective and existing customers by being transparent about available options. We're passionate about educating customers on the benefits of refinancing and private student loans so they can make better financial decisions and feel confident about how they manage their finances.





Employees

Employing a talented team is central to Navient's success, and our attractive value proposition for prospective and current employees includes a strong and positive cultural framework, comprehensive benefits and competitive compensation, and a commitment to belonging and fair and equitable treatment. We succeed in delivering business results by attracting, retaining, motivating and developing a skilled and energized workforce.

We foster an inclusive culture where employees know they belong - they are valued, supported, and connected so they can contribute in meaningful ways. We fuel innovation and growth by providing opportunities for employees with varying perspectives and backgrounds to come together and work toward new solutions to enhance the financial success of our customers, and we provide compassionate, personalized service with a workforce that reflects and understands the individual needs of our customer base.

Navient provides a comprehensive and competitive benefits package to meet the needs of employees and their families. We provide our employees with resources to assist in managing their physical, emotional and financial health, such as medical plan choices; a 401(k) savings plan with a company match; an employee stock purchase program; paid time off and holiday schedule; life and disability insurance; parental leave; adoption assistance; caregiver leave; tuition reimbursement; and numerous health support and wellness programs. We also offer a combination of in-office, hybrid and remote work schedules to meet the needs of our employees. We attract talent through a broad network of national, state, and community-based alliances, and job banks across the country.



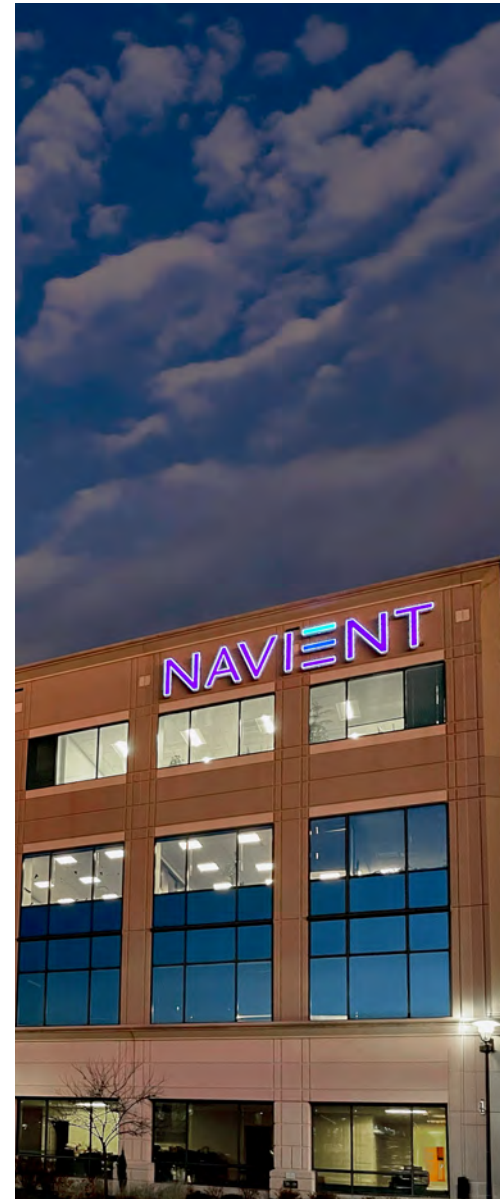
Governance

Our policies, practices, and products are designed to earn and maintain the trust of investors, customers, employees, regulatory agencies, and other stakeholders. Navient's board of directors share a strong commitment to principles of accountability to shareholders.



Compliance

We maintain a robust, multi-layered compliance management system and thoroughly understand and comply with applicable federal, state, and local laws. We follow the industry-leading "Three Lines Model" compliance framework. This framework and other compliance protocols ensure we adhere to key industry laws and regulations; state laws; and state and city licensing. Our Code of Business Conduct provides clear principles and sets high expectations for all Navient employees, officers and directors. We regularly refresh and provide annual training on the Code of Business Conduct.





Information Security

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Community Engagement

We support giving back to the communities where we live and work. Team members are provided monthly paid time off to volunteer for eligible charities of their choice. We offer a matching gifts program that supports employee charitable giving. Through this program, Navient matches eligible employee donations to qualifying nonprofit organizations, subject to defined eligibility requirements and annual limits. These programs are designed to encourage employee engagement and community impact.



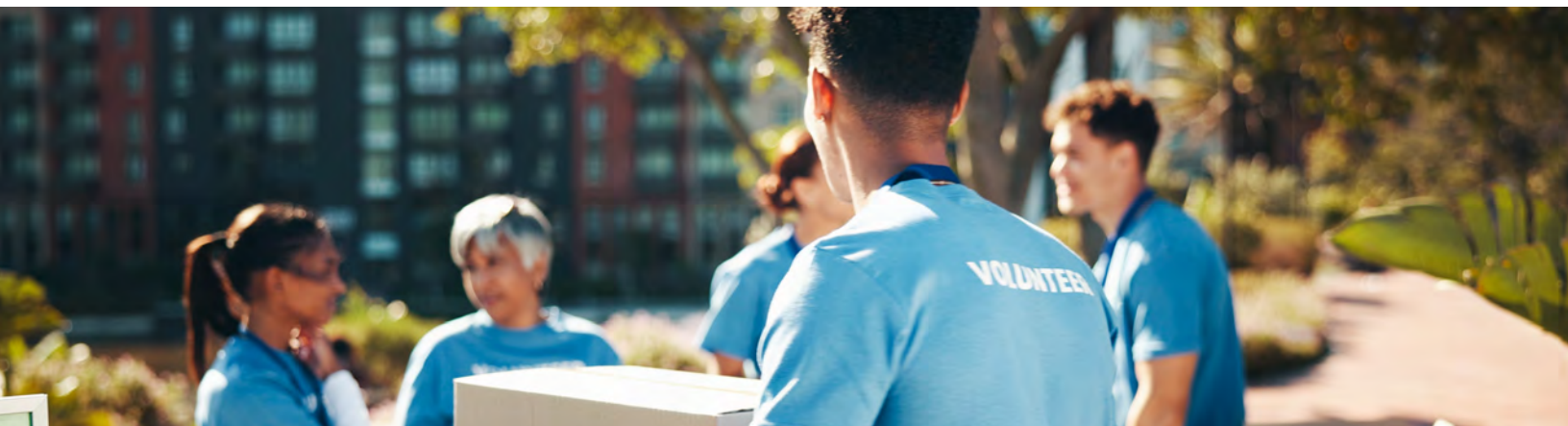
Advocacy

Over the years, we have shared our data and experience with policymakers to help improve financial outcomes for customers. We have advocated for policies that would provide better tools and information throughout the loan process to help customers and their families make informed decisions, increase financial literacy, and streamline repayment options to reduce complexity. We have also advocated for employer repayment assistance programs that allow pre-tax dollar benefits to be used for student loan repayment.



Environment and Sustainability

We are committed to a sustainable future. As a services-based organization, we operate with relatively low natural resource demands and continually adopt technologies that reduce energy use and support paperless communications. Navient participates in the Carbon Disclosure Project (CDP).



To learn more about Navient and Earnest, visit [Navient.com](https://www.Navient.com) and [Earnest.com](https://www.Earnest.com).

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