

2026 Student Debt Direct (SDD) participant communications

Awareness		Enrollment				Loan verification			Experience			Contribution	
Announcement	Education	Enrollment invite	Enrollment reminder	Awareness campaign	Abandonment campaign	Loan verification pending	Loan verification failed	Loan verification complete	Monthly payment complete	Paid off / low balance	Paid off / no balance	Max contribution reached	End-of-year contribution
Informs participants SDD is available	Educates participants about how SDD works	Invites participants to enroll in SDD	Reminds participants to enroll in SDD	Raises awareness about SDD eligibility	Notifies participants who begin and don't complete enrollment	Notifies participants loan is in the process of being verified	Notifies participants loan verification has failed	Confirms loan has been verified (enrollment complete)	Notifies participants monthly loan payment was received	Notifies participants loan balance is nearing zero	Notifies participants loan balance is zero	Notifies participants SDD plan lifetime max reached	Informs participants about total year funding
Plan sponsor/CC-deployed ONLY		Fidelity-sent email campaign Invite: NO opt-out Reminder: YES opt-out		Fidelity-sent campaign YES opt-out	Fidelity-sent campaign YES opt-out	Fidelity-sent email campaign NO opt-out, NO customization							Plan sponsor/CC-deployed ONLY
Recommended at least 4 weeks pre-product go-live	Recommended at least 3 weeks pre-product go-live	T = 0 Day product is live	Default T = 7 Can be configured by plan sponsor	Biannual to eligible not enrolled, weekly to newly eligible	Triggered post-abandonment	Triggered after loan submitted	Triggered when loan is not verified	Triggered after loan verified	Triggered once payment received	Triggered when loan balance < payment	Triggered when loan balance = 0	Triggered when max SDD plan contribution reached	Recommended at or after plan year end
- Getting Started Guide - Student Debt Hub - Recruiting flyer - Press release		- NetBenefits alert - Digital signage - Bricklets - Print postcard		None	NetBenefits alert	None							PPT slide

For plan sponsor use only. Please note this is NOT an exhaustive list of communications for Student Debt Direct (SDD).
Some materials only available via PSW; usage dependent on plan sponsor.
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