



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

IMPACT

We can save borrowers over

\$12,000,000,000

by 2022



THE TEAM



Michael Blouch
CEO



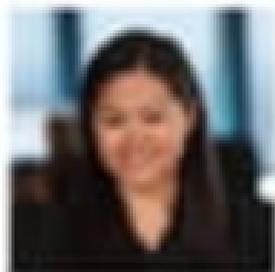
Gilad Kahala
CIO



Britta Mukherji
Marketing



Wilson Lee
Engineering



Stephanie Lu
Engineering



Jan Lewinson
Product



Clara Bunker
Design



Lisa Liu
Engineering

pillar

**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

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/stephen13 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/Downsides4021 7 days ago

Advice for RN w BOk in loans

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

Posted by u/RedBasson 7 months ago, 1000+ likes ago

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

Oh, 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

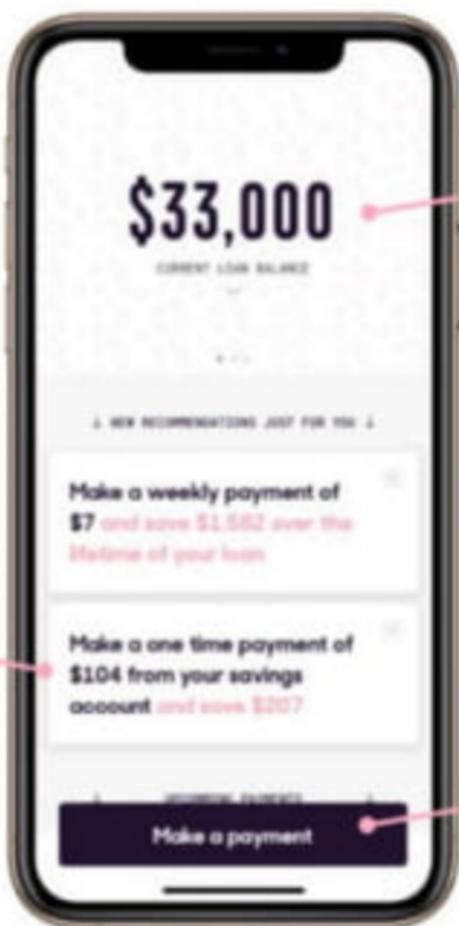
**Pillar gives people
confidence they're
paying back their
student loans the
right way.**

pillar

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.

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

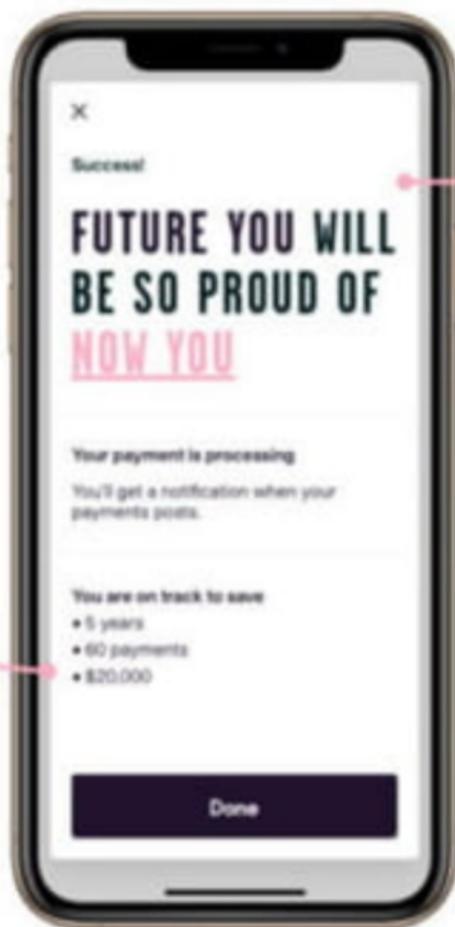
Pillar always reminds users of the benefits of their payments. We do the math for them, helping them realize that small contributions can make a big difference over time.

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.

Pillar is different than any other product on the market

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

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

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



pillar

THE TEAM



Michael Bloch
CEO



Gilad Kahala
CTO



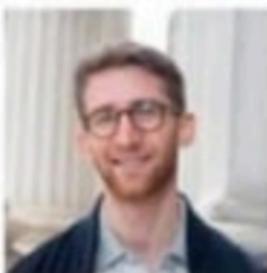
Britta Mulderrig
Marketing



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.