

# SONY PICTURES STUDENT LOAN ASSISTANCE PROGRAM FAQs



**NEW YORK OFFICE**

## **| WHO'S ELIGIBLE FOR SONY PICTURES' STUDENT LOAN ASSISTANCE CONTRIBUTION?**

To be eligible, you:

- Must be a Regular, full-time non-union Sony Pictures employee scheduled to work at least 20 hours per week as classified by Sony Pictures, and;
- Must have completed one year of service, and;
- Your total annual base salary can't be more than \$150,000. Sony Pictures will look at your compensation each January to make sure you continue to qualify for the program.

Also, your loan must be in good standing, you must be up to date on your payments and the loan must be in your name.

## **| ARE ALL U.S. BASED EMPLOYEES ELIGIBLE TO PARTICIPATE IN THE SONY PICTURES' STUDENT LOAN ASSISTANCE PROGRAM?**

No. At this time only Regular full-time non-union employees working 20 hours or more per week that meet the eligibility rules for the plan are eligible for student loan assistance contribution. The following classifications of employees are not eligible: Show Hires, Project Hires, Sony Pictures Imageworks Production Hires, Term Deals, Interns, Trainees and union employees..

## **| HOW MUCH WILL SONY PICTURES CONTRIBUTE TO MY STUDENT LOAN EACH MONTH?**

\$150 each month that the loan is in good standing.

## **| WHAT'S THE MAXIMUM CONTRIBUTION SONY PICTURES WILL MAKE TOWARD MY LOAN?**

The maximum lifetime contribution is \$25,000.

## **| DO I NEED TO BE WITH SONY PICTURES FOR A CERTAIN AMOUNT OF TIME BEFORE SONY PICTURES STARTS CONTRIBUTING?**

Yes – you'll be eligible for the benefit once you hit your one-year anniversary with Sony Pictures

## **| WILL THE CONTRIBUTION FROM SONY PICTURES GO INTO MY PAYCHECK?**

No. Sony Pictures will send the contribution to your loan servicer on your behalf.

## **| ARE SONY PICTURES' CONTRIBUTIONS TAXABLE INCOME?**

Yes. The contributions are considered taxable earnings and will be added to your W-2 for tax purposes.

## **| WHAT IS TUITION.IO?**

Tuition.io is our vendor partner that will administer student loan contributions on behalf of Sony Pictures. By logging on to the [SonyPictures.Tuition.io](https://www.SonyPictures.Tuition.io) website, you can link your student loans and have Sony's contribution applied directly to your selected loan. You also can find great educational and refinancing resources that you and your family members can use.

## **WHAT DO I NEED TO DO TO GET THE CONTRIBUTION FROM SONY PICTURES?**

You just need to create your Tuition.io account and link at least one loan to the [SonyPictures.Tuition.io](https://SonyPictures.Tuition.io) website. When you create your account, make sure you have your student loan login information handy so you can link those loans to Tuition.io. You can link as many loans as you want — to make it easy to keep track of them — but Sony Pictures will contribute to only one loan.

## **HOW DO I GET STARTED?**

Go to [SonyPictures.Tuition.io](https://SonyPictures.Tuition.io) and you'll be prompted to single sign on (SSO) directly.

## **ONCE I SIGN UP WITH TUITION.IO, HOW LONG BEFORE SONY PICTURES STARTS CONTRIBUTING?**

Sony Pictures will make its first contribution in the month after the day you register and link your loans on Tuition.io.

## **DO I START MAKING MY PAYMENTS THROUGH TUITION.IO?**

No. You'll still make your payments to your loan servicer as you have been.

## **CAN I REDUCE MY MONTHLY PAYMENT BY THE AMOUNT SONY PICTURES CONTRIBUTES?**

No. To receive Sony Pictures contribution, you need to make at least the monthly minimum payment to your loan servicer.

## **HOW WILL THE SONY PICTURES CONTRIBUTION BE APPLIED?**

It will be applied directly to your student loan balance — no action required from you!

## **WHAT IF I HAVE MORE THAN ONE STUDENT LOAN? WILL SONY PICTURES' CONTRIBUTION BE SPLIT AMONG THEM?**

No. If you have more than one loan, you choose which loan you want Sony Pictures' contribution applied to.

## **IF ONE STUDENT LOAN GETS PAID OFF BEFORE I REACH \$25,000, WILL SONY PICTURES CONTRIBUTE TO ANOTHER LOAN?**

Yes! You may link all your student loans in the Tuition.io website. If one gets paid off, Tuition.io will apply Sony Pictures' contribution to the loan with the highest interest rate.

## **CAN I SWITCH WHICH LOAN I WANT THE CONTRIBUTION APPLIED TO?**

Yes. Tuition.io will default contributions to the loan with the highest interest rate; however, you can change which loan Sony Pictures' contribution applies to at any time.

## **| WHAT HAPPENS IF I MISS A PAYMENT?**

If you miss a payment and your loan is no longer in good standing, Sony Pictures won't make a contribution that month.

## **| HOW WILL I KNOW SONY PICTURES IS MAKING CONTRIBUTIONS TO MY STUDENT LOAN?**

There are two ways you can track this: 1. Your student loan website or statement: You'll see the monthly contribution on your student loan website or in your monthly statement. 2. Tuition.io website: You can track how much Sony Pictures has contributed to date — along with projected future payments — in the dashboard of your Tuition.io account.

## **| IF I REFINANCE, WILL SONY PICTURES STILL MAKE CONTRIBUTIONS TO MY ELIGIBLE LOAN?**

Yes! Just make sure your new refinanced loan information is up to date on the Tuition.io website.

## **| AM I REQUIRED TO REFINANCE MY LOAN IF I SIGN UP WITH TUITION.IO?**

No! Tuition.io offers refinancing as an option, so you could refinance, but you're not obligated to take advantage of any Tuition.io offers. Please be sure to update your login credentials with Tuition.io if you refinance your loan.

## **| I JUST REFINANCED MY LOAN THROUGH ANOTHER LENDER. CAN I STILL USE TUITION.IO AND RECEIVE THE CONTRIBUTIONS FROM SONY PICTURES?**

Definitely. Tuition.io is an aggregator, which allows you to view all your loans in one place, view your payment progress, take advantage of educational resources and explore refinancing options, if you're interested.

## **| WILL I RECEIVE A CONTRIBUTION FROM SONY PICTURES IF I'M ON LEAVE OF ABSENCE?**

Yes. As long as you make your minimum payments and your loan remains in good standing.

## **| WILL SONY PICTURES BE ABLE TO SEE MY LOAN BALANCE?**

No. Sony Pictures won't have access to your loan details. Tuition.io will only provide Sony Pictures aggregate data to use for reporting purposes.

## **| MY LOAN ISN'T IN MY NAME. AM I STILL ELIGIBLE FOR CONTRIBUTIONS FROM SONY PICTURES?**

No. The loan has to be in your name to be eligible for Sony Pictures' contribution.

## **| WHAT IF I LEAVE SONY PICTURES?**

Your Tuition.io website access and Sony Pictures contribution will end in the week you stop working for Sony Pictures.

## **| WHAT IF I TRANSFER TO ANOTHER SONY COMPANY?**

Your Tuition.io website access and Sony Pictures contribution will end in the week you transfer to another Sony company. If the Sony company you transfer to has a student loan assistance program, you'll get information from that company's People & Organization (Human Resources) department and/or the student loan assistance vendor.

## **| WHAT OTHER PROGRAMS DOES TUITION.IO OFFER?**

Tuition.io's financial wellness website includes:

- Student loan coaching
- Repayment guidance
- Refinancing options for your student loans and for the student loans of your family members
- Education on other repayment strategies
- College-funding education
- Decision support tools

## **| IF I AM NOT ELIGIBLE FOR THE SONY PICTURES STUDENT LOAN ASSISTANCE CONTRIBUTION, CAN I STILL USE THE OTHER PROGRAMS THAT TUITION.IO OFFERS?**

Yes. Employees that are eligible for Sony Pictures health and wellness benefits plans may still access the other Tuition.io programs for financial wellness.

**IF YOU HAVE MORE QUESTIONS, PLEASE CONTACT  
[SPE\\_BENEFITS@SPE.SONY.COM](mailto:SPE_BENEFITS@SPE.SONY.COM) OR CALL TUITION.IO AT 855-353-9395.**