

Case Study
Workplace Benefits Providers.

PEOPLEJOY™

Student Loan
Repayment Assistance

PeopleJoy provides comprehensive student loan assistance through analysis, advice, and employer and employee contributions.



The Problem

Retrieving consistent and accurate data is critical to PeopleJoy's services. Moreover, determining loans that qualify for tax incentives that save employers and employees money relies on understanding loan types and repayment plans. Beyond employer contributions, PeopleJoy needed a way to make it easy for users to budget and make extra payments to get out of debt faster.



The Solution

Partnering with Spinwheel, PeopleJoy quickly launched a completely embedded solution to deliver a comprehensive student loan management experience for borrowers. Using our drop-in modules, PeopleJoy launched within a month, saving more than a year of development time and cost. Benefits include:

- PeopleJoy can ensure that loan types and repayment plans comply
- Borrowers can see all their loans in one place
- Precise payments can be made to individual loans across multiple loan servicers, ensuring that the maximum amount gets applied to principal over interest
- Borrowers can also round up the change from their purchases to make extra payments toward the principal of their most expensive loans

Products Used



Comprehensive
Data + Insights



Precision Payments



Embedded +
Personalized Refi



Account Switching

Transform how your business and your customers see, understand, and act on debt in as little as an afternoon with our industry-leading debt APIs or low code drop-in modules.

sales@spinwheel.io

spinwheel.io