

yrēfy®

**BRAND GUIDELINES**



# WELCOME

We'll try to keep these brand guidelines as clear and to-the-point as possible.

Of course, if you have any questions, please don't hesitate to reach out to our Brand Manager.



# About Us

**Yrefy®** (*pronounced why-refi*) **Yrefy** was established in 2017 by a student loan industry professional to create both an opportunity to help distressed private student loan borrowers and a consistent investment opportunity for qualified investors. **Yrefy** has developed a prudent solution to address the student loan crisis at a time when student debt is overwhelming America's young adults.

**Yrefy's** approach fills a gap in the marketplace and provides strong returns to investors. As the first student loan company of its kind, **Yrefy** has a significant edge over future competitors. Long-standing and expanding relationships with traditional private student loan lenders ensure solid growth in the future.

**Yrefy** has gained a reputation for excellence because of the company's extensive experience in finance, processing, sales, and underwriting. The management team has a combined 250+ years of experience in the industry and is proud to be consistently innovating and staying ahead of the competition.



# Our Mission, Vision & Values

**A. Mission Statement:** To provide relief to borrowers and co-borrowers burdened by defaulted private student loans while offering a unique investment opportunity to accredited investors who believe and support our vision.

## **B. Brand Values**

### **1. Everything we do should reflect our core values – this is what we champion:**

**a. Vision:** Student loan debt isn't just a number, it's the barrier between someone and their ability to buy a home, start a family, or simply sleep at night without anxiety. For our investors, vision means seeing the opportunity to generate potentially strong returns while genuinely helping people rebuild their lives.

**b. Compassion:** Our borrowers often call us at their lowest point, so we treat every conversation as if we're speaking to a family member who needs help. We never judge credit histories, financial mistakes, or make someone feel bad for needing help.

**c. Innovation:** We don't accept "that's how it's always done". We created a new approach to student loan refinancing that fills a gap in the market.

**d. Excellence:** We hold ourselves to the highest standard because our borrowers deserve nothing less. It means meticulous attention to every application, every conversation, every relationship.

**e. Integrity:** We don't promise what we can't deliver, never hide behind fine print, and never mislead borrowers about timelines or credit impacts. We're upfront with borrowers and tell them when another solution might serve them better, even if it means they don't refinance with us.

**f. Respect:** We honor the dignity of every person we serve, regardless of their financial situation. We know life happens, and that good people can end up in bad financial situations.

**g. Teamwork:** We succeed together: borrowers, investors, and the **Yrefy** team. We are advocates working alongside our borrowers, not as lenders working above them, and investors partner with us in that shared mission.

2. **With every piece of content we publish, we aim to:**

- a. **Demonstrate** that accessible **refinancing** can **rescue** borrowers from debilitating **debt**
- b. **Show** borrowers and investors that we provide **real solutions** and **potential** strong returns
- c. Reframe **negative perceptions** about private student loan **refinancing**
- d. **Inspire confidence** in borrowers with various **credit** histories
- e. **Support** borrowers in achieving **financial stability** and peace of mind

3. **To achieve these goals, we make sure our content is:**

- a. **Clear and Direct:** Simple language for complex financial situations
- b. **Compassionate:** Emphasizes understanding and support
- c. **Respectful:** Never uses judgmental language about credit histories
- d. **Empowering:** Makes borrowers feel capable and hopeful
- e. **Results-Oriented:** Shows tangible outcomes and relief





**DOING WELL  
BY DOING GOOD**



# BRANDING AND LOGO DESIGN

These guidelines will help you better utilize the Yrefy® logo for your own purposes.

Our logo is our most recognizable asset. It is our first impression on our Borrowers, Co-Borrowers, Investors, and Partners.

*This is a friendly legal reminder that these graphics are proprietary and protected under intellectual property laws.*



# Logo and Usage



## Icon/Mark

Sometimes called the shield or leaf, the mark symbolizes the union between investor and borrowers

## The Correct Logo Files

Only the logo files with the registration mark (®) should be used. Please discard all others.

**Yrefy®** has 8 curated colors in our logo. Here's some color guidelines for our full color logo. These guidelines also apply to the stacked variation.

- Always use the full color version of our logo, if possible.
- When placing the logo on images, use the wireframe logo variation with white text.
- On light images, we suggest a 20%-40% black tint on the entire image so that the white text will be legible.

## Light version



## Gray scale version



## Negative version



## White logo with image Background





# Logo Variations

Sometimes, a long horizontal logo just doesn't fit. For this reason, we have developed two alternative logo options for use.



## Stacked Logo

The clearspace for the stacked logo is the same, 150% of the width/height of the logo.

Do not alter the spacing between the wordmark and logo icon.

Use this logo when needing to fill whitespace, if you don't have room for the standard logo, when you are placing on a square image by itself, or whenever a stacked logo is more applicable.

Do not go any smaller than 50px in width.



## Wireframe Logo

Our wireframe logo, also known as our one-color logo, should only be used in very specific cases.

The clearspace for the stacked logo is the same, 150% of the width/height of the logo.

Do not change the weight of the lines in the logo icon.

Use this logo variation when background is either **Yrefy Green** or **Yrefy Blue**, or when the background makes it difficult to see the standard logo's colors.

## White Wireframe Logo on Yrefy Green



## White Wireframe Logo on Yrefy Blue



Use for one-color materials, such as: laser engraving, leather embossing, embroidery on blue or green fabric, black and white materials.

Use the off-black coloring for one-color printing **ONLY**.

While the standard logo should be used on black primarily, you can also use the white wireframe logo on black.

There may be exceptions; please reach out to the Brand Manager for clarity.



# Spacing

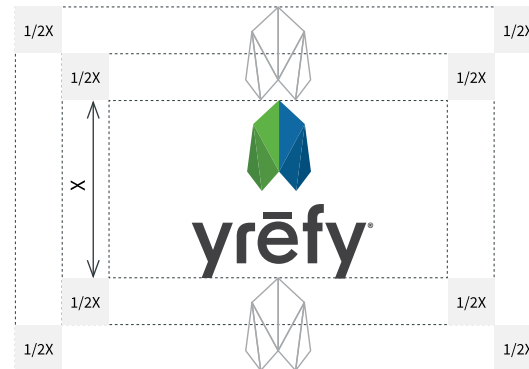
Although you'll see a couple variations of the **Yrefy**<sup>®</sup> logo through this section of our Brand Guide, the spacing rules remain the same. To ensure that you get our spacing right, we've got a couple of tips.

- The empty space around the logo should be 150% of the width of the logo.
- Don't go any smaller than 16px in height for the logo icon.
- Don't go any smaller than 165px in width for the full logo.

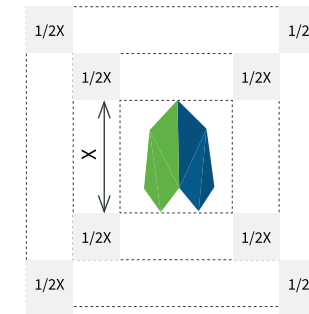
## Logo Clear Space



## Stacked Logo Clear Space



## Icon Logo Clear Space





# Misuse of Logo



Don't squeeze or stretch logo



Don't add color beside approved brand colors



Don't alter typography or logo



Do not alter color or any element of the logo



Don't add elements



Do not resize proportions of elements within logo lockup



Do not place logo on a low contrast background



Don't add gradients, patterns, textures or special effects



Don't change orientation of icon's colors

\*Drop Shadows or Outer Glows are acceptable but please reach out to the Brand Manager for review. Special events, holidays, and internal requests may create exceptions for these rules. Please reach out for any altered logos. **DO NOT ALTER THE LOGO YOURSELF.**



## **TYPOGRAPHY USAGE**

Our chosen font is easy to read,  
and contemporary.



# Branded Font

## Poppins

Poppins is our everyday, client facing font. This font should be used for most purposes. This font is suitable for the website, social media, and print media. All weights of this font are approved for use. It can be downloaded from Google fonts.

Poppins can be used for Powerpoint Presentations but if a third party is presenting and they do not have Poppins, Helvetica or Arial can be substituted.

### Poppins Black - Headline Typeface

**A B C D E F G H I J K L M N O P R S T U V W X Y Z**  
**a b c d e f g h i j k l m n o p r s t u v w x y z**  
**1 2 3 4 5 6 7 8 9 0 ! @ # \$ % ^ & \* ( ) { } < > ?**

**\*\*\*type face** = the whole family

**font** = individual styles (regular, bold, italic, bold italic, etc.)

### Poppins Regular - Body Text

A B C D E F G H I J K L M N O P R S T U V W X Y Z  
a b c d e f g h i j k l m n o p r s t u v w x y z  
1 2 3 4 5 6 7 8 9 0 ! @ # \$ % ^ & \* ( ) { } < > ?



## COLOR USAGE

Yrefy colors are consistently used in all of our marketing materials.

Use the color breakdowns in the following pages for guidance.



# Primary Color Palette



**Yrefy Green**

Hex: #458733  
CMYK: 76 25 100 10  
RGB: 69 135 51  
PMS: 364

Hex: #4F943B  
CMYK: 73 20 100 5  
RGB: 79 148 59  
PMS: 363



**Yrefy Blue**

Hex: #0A598A  
CMYK: 96 67 23 6  
RGB: 10 89 138  
PMS: 2945

Hex: #084F7D  
CMYK: 99 72 28 11  
RGB: 8 79 125  
PMS: 2955

## COLOR CODES

Hex #60B246  
CMYK C67 M5 Y100 K0  
RGB R96 G178 B70  
PMS 361

**Yrefy** Green is the color of growth, renewal, and prosperity, making it uniquely suited for financial transformation. In marketing and psychology, green is known to:

- Symbolize financial stability, wealth, and new beginnings
- Evoke feelings of relief, hope, and calm reassurance
- Represent healing and recovery from difficult situations
- Signal permission to move forward and take positive action

Green perfectly showcases our mission to rescue borrowers from debilitating debt. It represents the fresh start and financial freedom that comes with refinancing. Green communicates that relief is possible, that growth can emerge from struggle, and that a brighter financial future awaits.

## COLOR CODES

Hex #1168A2  
CMYK C91 M58 Y12 K1  
RGB R16 G105 B163  
PMS 2935

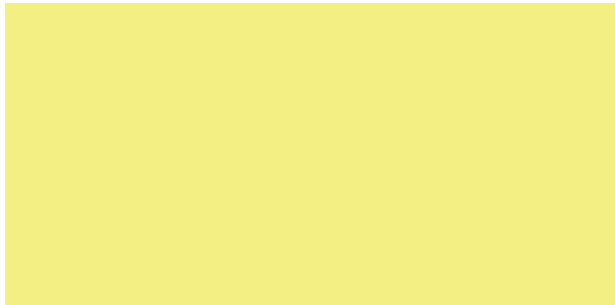
Blue evokes calm and confidence, reflecting **Yrefy**'s commitment to helping borrowers achieve financial stability and piece of mind. Blue is the most universally trusted color, known to:

- Convey stability, reliability, and unwavering support
- Build confidence through associations with security and expertise
- Represent clarity and transparent communication
- Evoke depth, wisdom, and professional competence

Blue reinforces **Yrefy**'s role as a trusted guide during one of the most stressful situations borrowers face. It communicates that we are steady when their world feels chaotic, clear when everything seems confusing, and dependable when other lenders have let them down. Blue is the color of the advocate who stands beside you, the expert who explains patiently, and the partner who won't abandon you.



## Secondary Color Palette



### COLOR CODES

Hex #F6F080  
CMYK C6 M0 Y62 K0  
RGB R245 G239 B130  
PMS 602

Our **Yrefy** yellow is our unofficial third **Primary Color**. We use it in headlines as the base so that a bold word in white stands out.



### COLOR CODES

Hex #414042  
CMYK C0 M0 Y0 K90  
RGB R65 G63 B66

**Yrefy** dark gray is our main text color on white, when black is too harsh.



## IMAGERY USAGE

Visual content is a powerful tool for building trust and connection with our audiences. All imagery must align with the brand voice as compassionate advocates offering relief and hope. Every image should reinforce our brand values—particularly compassion, respect, and vision—while speaking directly to the specific people we serve.



# Graphics

To stay consistent with our mark's composition of triangles, we would like to keep all graphics to a similar geometric aesthetic of triangles, hexagons, beveled rectangles, but not the default UI/UX standard of rounded corners with drop shadows.

For example, our blog table of contents use the thumbnail of the main blog image in a hexagon with a tinted angled triangle in one of our 3 main colors. In our application form redesign, we use hexagons for our step stages, a beveled rectangle for the NEXT and BACK buttons and an angled repeated pattern of our wireframe mark as an accent.





ACCOUNT SIGN IN SUPPORT

# Let's refinance your private student loans.

Answer a few questions to get your rate regardless of your credit score.

Hexagons



FIRST NAME  
FIRST NAME

LAST NAME  
LAST NAME

EMAIL ADDRESS  
EMAIL ADDRESS

PHONE  
###-###-####

I am a U.S. citizen or Permanent Resident

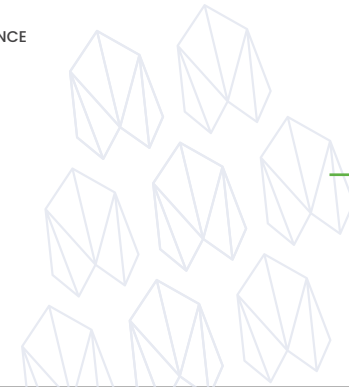
ESTIMATED PRIVATE STUDENT LOAN BALANCE  
\$ 000,000

*By continuing you are authorizing YREFY to contact you via phone, email, text regarding this potential transaction.*

Beveled Rectangle

NEXT STEP >

Wireframe Mark Pattern





# Photos

Images should reinforce our message that we're partners in financial recovery, not just another lender. We understand the emotional weight of student loan debt, and our imagery reflects the relief and optimism that comes with finding a solution.

We cater to two primary groups: borrowers seeking relief from private student loan debt and investors seeking meaningful returns.

## Two Primary Audiences

**Borrowers:** Individuals struggling with private student loan debt who need relief and hope. Typically ages 25-45, though co-borrowers may be older.

Our borrowers are looking for recognition of their struggle and believable hope for relief. Our imagery should capture the transformation from overwhelmed to stable, from hopeless to hopeful, from drowning to breathing freely.

- **What to Show:** For empowering, happy, and positive events – like being debt-free – we use images of smiling young adults. In this way, we convey the relief and optimism our borrowers experience after refinancing their student loans.
- We also use pictures of worried or stressed-out individuals who are in our borrower and co-borrower demographics if we know that our borrowers could relate to the situation depicted.

**Investors:** Predominantly older white individuals (60+) seeking both financial returns and the satisfaction of helping people in need.

- **The Message We Convey:** Our investors want both solid returns and the satisfaction of helping people. They're not looking for aggressive wealth-building imagery; they're looking for security, wisdom, and purpose. We aim to capture a sense of confidence in their financial decisions and contentment in making investments that genuinely help people. Show people who appear both financially secure and emotionally fulfilled. In this way, we will demonstrate that investing with **Yrefy** provides both returns and purpose.



# Borrowers



# Investors





## **TONE & VOICE**

Words matter... especially when you're talking to people about their financial future. How we communicate is as important as what we communicate. Our voice reflects who we are as a company: compassionate advocates who respect our borrowers' dignity and understand their struggle. Our tone adapts to each situation, offering hope to someone drowning in debt requires a different approach than presenting investment opportunities to sophisticated investors.



## Voice: Personality, Who We Are

Voice is the consistent, core personality of the brand. It doesn't change much, just like a person's character stays the same. This includes the words and language that we use to speak with our audience. It also embodies your brand's unique perspective and values. It comprises brand tone and personality. Think of it as the actor who always plays the role — no matter the script, the essence is recognizable. It's the constant identity.

**Our voice doesn't change much from day to day, but our tone will change all the time.**

## Tone: Mood, How We Sound

Tone is the emotional flavor you add to your voice in any given situation. It changes depending on audience, medium, or context — just like your own mood shifts when you comfort a friend vs. pitch a new idea. Our brand tone is the attitude with which we convey our values and beliefs; it's the way we speak. Voice is the actor; tone is how they deliver the lines — whispering in a sad scene, shouting in a rally, speaking gently in a heartfelt moment.



# Tone & Voice *continued*

## A. Voice

### 1. Brand Archetype – Personality

- a. **Primary:** The Caregiver – Supportive & Compassionate: We protect, guide, and care for people who feel stuck.
- b. **Secondary:** The Everyman – Relatable & Down-to-Earth: We talk like real people and make borrowers feel we're just like them.
- c. **Supporting:** The Sage – Wise & knowledgeable: We explain clearly, teach, and give trusted guidance.

### 2. Our Voice Characteristics:

- a. **Compassionate & Empathetic:** We understand the emotional weight of student loan debt
- b. **Reassuring & Calm:** We provide stability when borrowers feel overwhelmed
- c. **Clear & Direct:** We explain complex financial situations in simple terms
- d. **Professional but Approachable:** We're experts without being stiff or corporate

- e. **Hopeful & Empowering:** We show the path forward and help borrowers believe in it
- f. **Non-Judgmental:** We never shame borrowers for their financial situation

## B. Tone: Our tone adapts to context while maintaining our core voice:

### 1. With Borrowers (Compassionate Supporters)

- a. **Gentle and reassuring**
- b. **Patient and understanding**
- c. **Clear and accessible**
- d. **Non-judgmental**
- e. **Empowering and hopeful**

### 2. With Investors (Professional Partners)

- a. **Confident and credible**
- b. **Data-driven**
- c. **Results-oriented**
- d. **Partnership-focused**



**C. On the Phone:** Understanding what borrowers say helps us respond with the right tone:

**1. What Borrowers Say When They First Contact Us**

- a. "Can you help me?"
- b. "I don't know what to do."
- c. "The monthly payment is too high – I need to lower it."
- d. "No one will help me."
- e. "I've been paying my loan for years, and the balance keeps increasing."
- f. "These loans are preventing me from living my life."
- g. "I feel like I'm drowning and can't stay afloat."

**2. Emotions Borrowers Express**

- a. Fear / Anxiety
- b. Shame / Embarrassment
- c. Anger / Frustration
- d. Hopelessness
- e. Determination to fix things

**D. What Works When We Respond**

**1. Phrases That Calm People Down**

- a. "You're not alone."
- b. "We're here to help."
- c. "There is a path forward to a better situation."
- d. "Yrefy was created to help people in your exact situation."
- e. "I am an advocate, not a salesperson."
- f. "You are in good hands."
- g. "Tell me more about your situation."

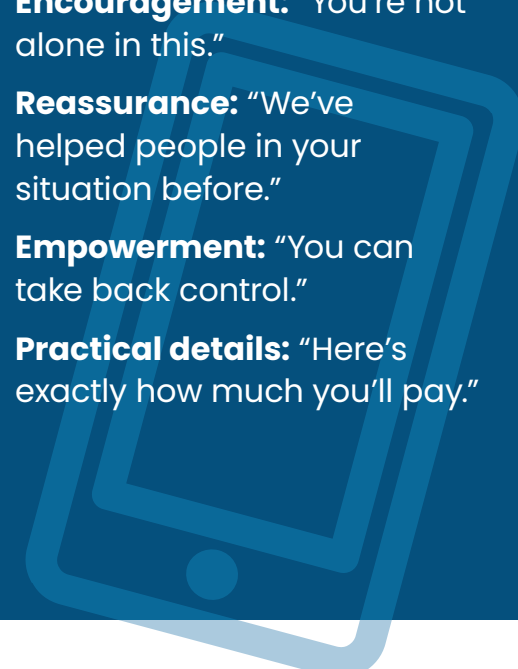
**2. What Makes Borrowers Feel Hopeful**

- a. Emphasizing they are not alone
- b. Taking time to understand how they got into this situation
- c. Show we're an advocate who will find the best option, even if it's not with us

- d. Referencing our Dave Ramsey endorsement and proven track record
- e. Explaining specific savings and timeline for credit recovery
- f. Letting them know we've helped people in worse situations

**3. Types of Responses That Work Best**

- a. **Simple explanations:** "Here's the next step..."
- b. **Encouragement:** "You're not alone in this."
- c. **Reassurance:** "We've helped people in your situation before."
- d. **Empowerment:** "You can take back control."
- e. **Practical details:** "Here's exactly how much you'll pay."





# Email Marketing Guidelines *(for borrower focused emails)*

**A. Email Strategy Overview:** Our email program serves three interconnected goals:

- 1. Drive applications and pre-qualifications:** Convert borrowers to action
- 2. Build trust and nurture relationships:**  
Position **Yrefy** as a compassionate advocate
- 3. Educate about refinancing options:**  
Help borrowers understand their path forward  
  
Every email should advance at least one of these goals while maintaining our voice as caring advocates, not aggressive salespeople.

**B. Subject Line Best Practices:** what works best (data-driven insights):

- **Top Performers by Open Rate:** Non-Exhaustive List of Examples:
  - a. **"[FNAME], turn your sour student loan into a fresh start 🍋"**
    - i. "They saved \$96,600.51 on their student loans"
    - ii. "Overwhelmed by student loans? Read this."
    - iii. "Private Student Loan Relief Starts Here"
    - iv. "Fix your student loan problem"

**4. Key Subject Line Principles:**

**a. Personalization Wins**

- i. Use [FNAME] merge tags when appropriate
- ii. Make it feel one-to-one, not broadcast
- iii. Example: "[FNAME], you don't have to struggle"

**b. Direct + Relevant > Clever**

- i. "Fix Your Student Loan Problem" outperformed more "creative" alternatives
- ii. Clear value propositions beat curiosity-only headlines
- iii. Borrowers need to know immediately if this email is for them

**c. Emotional Connection Works**

- i. "Overwhelmed by student loans?" – acknowledges their feeling
- ii. "You don't have to struggle" – offers hope
- iii. "Student Loans Shouldn't Stop You" – empowerment message



#### d. Use Emojis Sparingly

- i. Tests show minimal difference when using emojis
- ii. Use only when it enhances meaning, not decorates
- iii. Works for seasonal/holiday emails

#### e. Length Sweet Spot

- i. 6-10 words optimal
- ii. Shorter isn't always better if it sacrifices clarity
- iii. "They saved \$96,600.51 on their student loans"

#### f. Subject Lines to Avoid:

- i. Generic: "Newsletter: practical tips..."
- ii. Overly formal or corporate language
- iii. ALL CAPS or excessive punctuation
- iv. Misleading claims or false urgency

#### 5. Links

- **Buttons and in-text links should always include verbs (action words)**

- Button samples include:

- Get help today >>
- Read it now >>
- Refi your student loan now >>
- See borrower insights >>
- Find out if you can refinance out of default >>
- Get pre-qualified online >>
- Call now: (888) 346 – 3394 >>

#### 6. Signature Approach:

- **Our most common email sign-off is:** "Here's to your debt-free future,"



# Email Marketing Guidelines *(for borrower focused emails)*

## 7. Email Content Structure – Email Types :

### a. Sales Emails (Direct CTA To Pre-Qualify/Apply)

### b. Testimonial/Story Emails

- i. When: Every 3-4 weeks, rotating different borrowers
- ii. Structure:
  - Subject: Use the borrower's result or emotion
  - Share their specific struggle (relatable)
  - Show the **Yrefy** solution and outcome
  - Include photo of borrower

### c. Educational/Blog Content

- **Structure:**
  - Address one specific pain point or question
  - Provide genuine value without selling
  - Link to full blog article
  - Soft CTA at end: "Need help? We're here."

### d. Newsletters

- i. **When:** Monthly
- ii. **Structure:**
  - Subject line must clearly indicate value: "Inside: Your 10-minute financial reset + survey results"
- iii. Mix of 3-4 content types: tip, story, resource, engagement
- iv. Shorter is better – people are busy

### e. Holiday Emails

- i. **When:** Major holidays only (Thanksgiving, Christmas, New Year)
- ii. **Performance:** Generally lower (5-17% open rates)
- iii. **Approach:** Keep brief, genuine gratitude, minimal/no selling



## 8. Content Themes That Resonate

### ■ Top-Performing Themes (Based on Analytics):

#### i. Specific Transformation Stories

- “They saved \$96,600.51”
- “From \$20K to \$0 Debt - Caleb Hammer’s Story”
- Concrete numbers > vague promises

#### ii. Relief & Hope Messaging

- “Private Student Loan Relief Starts Here”
- “Less financial stress starts here”
- Borrowers are drowning - offer oxygen, not statistics

#### iii. Default/Distress Focused

- “Defaulted loans: What you need to know” performed well
- Our audience IS in trouble - acknowledge it directly
- Don’t tiptoe around their situation

#### iv. Empowerment

- “Take control of your financial future”
- Borrowers generally respond better to empowerment, not panic or more pressure
- Position refinancing as taking power back

#### v. Health/Life Impact Angle

- “Student loan debt is affecting your health”
- “Student Loans Shouldn’t Stop You” resonates
- Connect to life they want to live

#### vi. Themes to Use Sparingly:

- Generic financial tips (low engagement)
- Government policy updates (unless directly actionable)
- Company news (investors care, borrowers don’t)



# Email Marketing Guidelines *(for borrower focused emails)*

## 9. Timing & Frequency Insights

### a. Best Send Times:

- i. Tuesday-Thursday mornings (8:30 AM - 10:00 AM) Eastern Time Zone
- ii. Avoid Mondays (inbox overload)
- iii. Avoid Fridays (weekend mindset)

### b. Seasonal Considerations:

- i. Q4 Holiday periods have low opens (Dec 25, Jan 1 showed 5.6-7.9% opens)
- ii. January performs well (fresh start mindset)
- iii. Tax season (Jan-April) - good time for relief messaging
- iv. Back-to-school period (Aug-Sept) - moderate performance

## 10. Email Copy Do's and Don'ts

### a. Always:

- ✓ Lead with empathy
- ✓ Use specific numbers when available
- ✓ Include social proof (testimonials, # helped)
- ✓ Make the benefit immediately clear

- ✓ Have ONE clear next step
- ✓ Acknowledge their difficulty
- ✓ End with hope or possibility

### b. Never:

- ✗ Use shame or guilt
- ✗ Guarantee specific savings
- ✗ Include multiple competing CTAs
- ✗ Use corporate-speak or jargon
- ✗ Make it about **Yrefy**—make it about them
- ✗ Ignore mobile optimization

## 11. Compliance & legal

### a. Every Email Must Include:

- i. Clear unsubscribe link (CAN-SPAM Compliant)
- ii. Physical mailing address
- iii. Accurate "From" name (eg: Team **Yrefy**)
- iv. Honest subject lines (never misleading)

### b. Avoid:

- i. Guaranteed savings claims
- ii. Promises about credit score improvement
- iii. Anything that sounds like legal/ financial advice
- iv. Pressure tactics or scare tactics
- v. When Discussing:
  - **Rates:** "as low as" not "guaranteed"
  - **Savings:** "could save" not "will save"
  - **Approval:** "see if you qualify" not "you're approved"





# Social Media Content Guide

## A. Core Brand Voice:

1. **Empathetic:** We understand the stress and weight of student debt and always speak with compassion.
2. **Empowering:** Our goal is to give people hope, confidence, and practical steps toward student debt relief.
3. **Trustworthy:** We speak clearly and honestly, avoiding jargon or empty promises.
4. **Supportive:** We position **Yrefy** as a partner in the journey.

## B. Social Media Tone:

1. **Conversational:** Write like you're talking to a friend. Use everyday language, keep it light but meaningful.
2. **Relatable:** Reference real-life situations people connect with (rent, groceries, family, stress). Use humor and cultural references when appropriate.
3. **Engaging:** Hooks, questions, and interactive formats (polls, quizzes, reactions) to pull people in.
4. **Hopeful but Real:** Acknowledge the seriousness of debt without sounding corporate or preachy. Always close with encouragement or possibility.

### C. Adjustments by Channel:

1. **LinkedIn:** Professional, concise, but still human. Focus on financial literacy, company credibility, and borrower success stories.
2. **Instagram/TikTok:** Short, punchy, and story-driven. Use strong hooks, emojis where natural, and captions that balance authenticity with clarity.
3. **Facebook:** Blend of educational and community-building. Speak warmly, like a neighbor giving advice.
4. **YouTube:** Slightly more formal than TikTok/IG but still approachable. Longer explanations, educational but engaging.

**D. Summary:** As our social presence has evolved, our tone has become more natural, timely, and culturally aware. We prioritize clarity over polish, relatability over formality, and real-life context over corporate framing. Humor is used thoughtfully to reduce intimidation around financial topics, never to minimize their seriousness.





## ACCESSIBILITY GUIDELINES

Writing accessible content ensures that all borrowers and investors, including those with disabilities, using assistive technologies, or facing temporary limitations, can engage with Yrefy.



## A. Writing For Screen Readers

Screen readers convert digital text to speech or Braille. Users include people who are blind, have low vision, or have reading disabilities like dyslexia.

**\*\*Web Content Accessibility Guidelines (WCAG) 2.1:**  
<https://www.w3.org/TR/WCAG21/>

### 1. Write Descriptive, Front-Loaded Headlines

- a. Screen readers announce headlines first
- b. Put the key message at the beginning
- c. Avoid symbols or special characters at the start

### 2. Use Descriptive Link Text

- a. Screen readers can list all links out of context
- b. Links should make sense when read alone
- c. Describe where the link goes or what action it triggers

- |   |              |   |  |
|---|--------------|---|--|
| ✗ | "Click here" | ✓ | "See if you qualify for refinancing"       |
| ✗ | "Read more"  | ✓ | "Calculate your potential monthly savings" |
| ✗ | "Learn more" | ✓ | "Read Sarah's story"                       |

## 3. Avoid Emoji Overuse, or Visual Formatting

- a. Screen readers interpret these literally
- b. ✗ Using spaces/dashes to create visual tables
- c. ✗ "STUDENTLOANS" (reads as individual letters)
- d. ✗ Multiple emojis in a row: "🎉🎉🎉" (announces "party popper, party popper, party popper")
- e. Use proper HTML/formatting instead



# Accessibility Guidelines *continued*

## B. Structure & Hierarchy

### 1. Use Proper Heading Structure

Headings create a content outline that screen reader users navigate through:

- a. **H1:** Page title or main headline (one per page)
- b. **H2:** Major sections
- c. **H3:** Subsections
- d. **H4:** Sub-subsections if needed

Rules:

- a. **Only one H1 per page**
- b. **Don't skip levels (H1 > H3)**
- c. **Don't use headings just for visual styling**
- d. **Headings should describe the content that follows**

Examples:

#### ✓ **WEBSITE PAGE:**

- **H1:** Private Student Loan Refinancing
- **H2:** How Refinancing Works
- **H2:** Who Qualifies
- **H3:** Credit Requirements
- **H3:** Income Requirements
- **H2:** Customer Success Stories

#### ✗ **WRONG:**

- **H1:** Refinancing
- **H3:** How It Works (skipped H2)
- **H2:** Qualifications
- **H4:** Credit (skipped H3)



## 2. Use Lists for Multiple Items

When presenting multiple related items, use proper list formatting:

### a. Unordered Lists (bullet points):

- First benefit
- Second benefit
- Third benefit

### b. Ordered Lists (numbered):

1. Complete the application
2. Review your offers
3. Sign your documents

### c. Wrong:

- **Benefits:** Lower payments, reduced stress, single monthly bill (comma-separated in paragraph)
- Screen readers announce “List of 3 items” which helps users understand structure.

## 3. Logical Reading Order

- a. Content should make sense when read top-to-bottom, left-to-right
- b. Multi-column layouts can confuse screen readers—ensure proper HTML structure
- c. Test by reading content without looking at design

## C. Visual Content & Images

### ▪ Always Provide Alternative Text (Alt Text)

Alt text describes images for people who can't see them. It should convey the same information or function as the image.

#### ▪ What to include:

- What the image shows
- Why it's there (its purpose/function)
- Context that's important



# Accessibility Guidelines *continued*

## D. Color & Contrast

- **Maintain Sufficient Color Contrast:** Text and images of text must have a contrast ratio of at least 4.5:1.\* Here are a few resources to test readability and legibility with respect to color and contrast
  - **WebAIM:**  
<https://webaim.org/resources/contrastchecker/>
  - **American Library Association:**  
<https://www.ala.org/accessibility/build-better-color>

## E. Typography & Readability: Whenever possible, use actual text and not images or pictures of text.\*

1. **Font Size:** The point sizes below are a good starting point though some fonts can be smaller. Poppins is larger than some other sans serif fonts.
  - a. **Body Copy/Text:** Should not be smaller than 10pt
  - b. **Subheads:** Should not be smaller than 14pt
  - c. **Legal/"fine print":** Should not be smaller than 8pt

## 2. **Type Face Choice:** Section 508 is a good resource for type face (\*\*See page 13) choice for accessibility. Our brand type face, Poppins, achieves Section 508 Standards, except italic type faces.

### a. **\*Section 508:**

<https://www.section508.gov/develop/fonts-typography/>

### b. **Signage:** Characters should be sans-serif, not italic, oblique, script, highly decorative, or unusually shaped.\*

### c. **Screens:** Characters on the screen must be in a sans-serif font, at least 3/16 inch (4.8 mm) high based on the upper-case letter "I" and contrast with the background.\*

## 3. **ALL CAPS USE:** \*\*See page 35 for WCAG link.

- a. All-caps text may be difficult to read for people with dyslexia and other language disorders.\*\*
- b. Certain font choices may make upper-case headings less understandable for all visual users.\*\*
- c. Some older screen readers and text-to-speech (TTS) software may read capitalized text letter-by-letter.



#### 4. Line Spacing & Column width

- a. **“Leading” or line spacing:** 1.5% of the type face is best for readability. Standard automatic leading is 1.2% for large display and headlines.
- b. **Print:** Column width should never be more than 50% of a printed page.
- c. **Desktop web:** Maintain a width of 50 to 80 characters per line (70 is ideal) or approximately 700px–800px. This limits horizontal eye movement, reducing fatigue and difficulty for users with cognitive or visual impairments. Do not span text full-width on large screens; use CSS max-width to restrict container width.
- d. **Mobile:** Full screen automatically achieves 70–80 characters when small margins of 16–32px are used.

5. **Text Alignment:** Left-aligned is best for left-to-right languages. Large bodies of copy can be left-justified.

#### F. Language & Clarity

##### 1. 1. Plain Language Principles:

Use simple, everyday words:

##### a. **COMPLEX:**

“Utilize our refinancing vehicle to ameliorate your fiscal burden through the consolidation of multiple educational loan instruments.”

##### b. **PLAIN:**

“Refinance with us to lower your monthly payment by combining multiple student loans.”

##### c. **Guidelines:**

- i. Choose common words over fancy ones
- ii. Use active voice (“we help” not “help is provided”)
- iii. Address the reader directly (“you” and “your”)
- iv. One idea per sentence
- v. Break up complex information



# Accessibility Guidelines *continued*

## 2. Reading Level

- d. **Target:** 8th–9th grade reading level for general content
- e. **Why:**
  - i. Average American reads at 7th–8th grade level
  - ii. Financial stress reduces comprehension
  - iii. Includes second-language speakers
  - iv. Helps everyone understand faster

## 3. Sentence Length

- **Guidelines:**
  - i. **Average:** 15–20 words per sentence
  - ii. **Mix lengths** for rhythm (some short, some longer)
  - iii. **Maximum:** 25–30 words before breaking up

## 4. Avoid Jargon & Acronyms

- a. **First use:**
  - i. **Spell out acronym:** Annual Percentage Rate (APR)
  - ii. **Explain technical terms:** “Default (when you haven’t paid for 270+ days)”

## b. Ongoing use:

- i. **Once defined, an acronym is okay:** APR, FSA, FAFSA
- ii. **Common terms** don’t need repeated explanation

## 5. Active Voice vs. Passive Voice

### a. Active (clear, direct):

- “We refinance private student loans.”
- “You can reduce your monthly payment.”
- “Our team reviews every application.”

### b. Passive (vague, wordy):

- “Private student loans are refinanced by us.”
- “Monthly payments can be reduced.”
- “Every application is reviewed by our team.”

### c. When passive is okay:

- When the doer is unknown or unimportant
- To emphasize what happened over who did it
- **Example:** “Your application was approved” (focus on approval, not who approved it)



## G. Links & Navigation

### 1. Descriptive Link Text:

Links should make sense out of context:

#### a. **✗ DON'T:**

- “Click here to apply for refinancing.”
- “Learn more about our services here.”
- “Read more” (with no context)

#### b. **✓ DO:**

- “Apply for student loan refinancing”
- “Learn more about defaulted loan refinancing”
- “Read Sarah’s success story”

### 2. Link Appearance: Make links visually distinct:

#### a. **Required:**

- Links must have:** 3:1 contrast ratio with surrounding text
- Don’t rely on color alone
- Standard:** underline + color
- Buttons:** obvious clickable appearance

## 3. Button & CTA Best Practices

### a. **Size:**

i. Adequate spacing between multiple buttons/links

ii. Touch targets larger on mobile

iii. Label text:

#### ▪ **✗ VAGUE:**

- “Submit”
- “Go”
- “Click here”
- “OK”

#### ▪ **✓ DESCRIPTIVE:**

- “Get Pre-Qualified”
- “Calculate My Savings”
- “Download Free Guide”
- “Start My Application”

Thank you for reviewing our brand guidelines.  
If you find that you have any further questions  
about acceptable usage, or for clarity on any  
section, please reach out to our Brand Manager.

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