

# Case Study: 401k Loan Reduction

**The Client:** Fortune 500, Manufacturing,  
Publicly Traded, >\$10 billion revenue

**Employees:** 43,000

**Kashable Launch:** March 16, 2020

**Data Study Period:** 2017 to 2022, which  
includes 3 years of before and after Kashable

**34%**

**reduction in 401k loan  
participation rate  
since implementing  
Kashable**

**76%**

**of employees, who  
took a Kashable loan,  
did not take a 401k  
loan**

**57%**

**higher loan amounts  
from their 401k than  
those that took a  
Kashable loan**

**8,000**

**401k loans prevented  
since implementing  
Kashable**