

Earnest Guidebook



earnest

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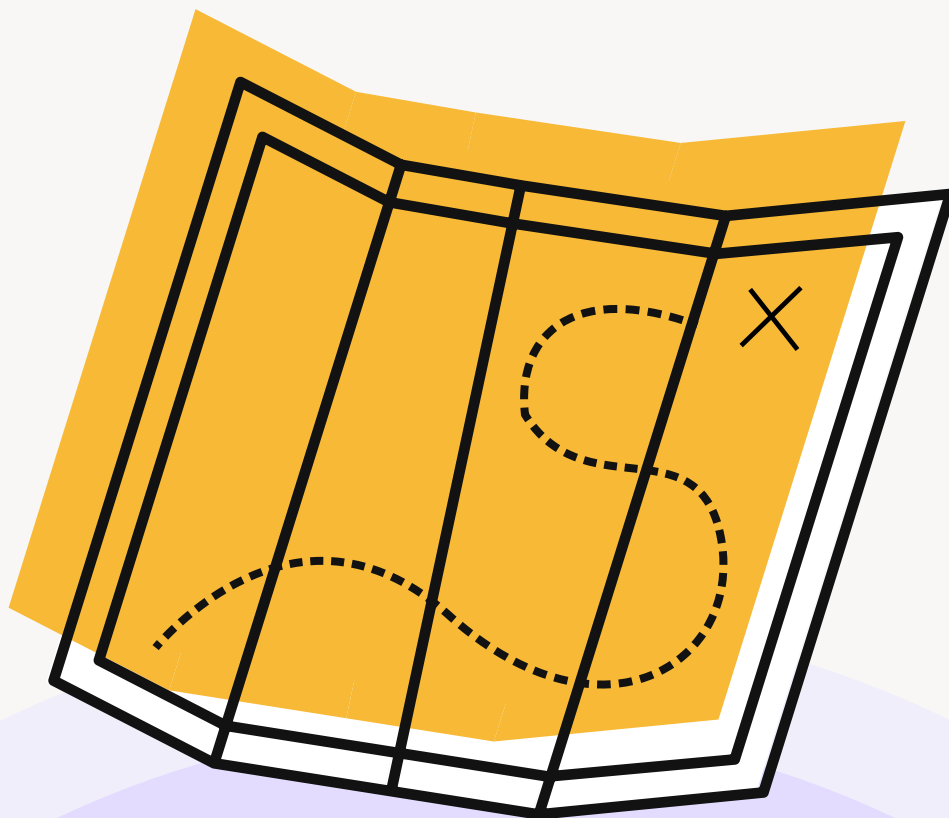


Our Impact

“Earnest isn’t just a lender—it’s a financial game-changer. I’ve used them for student loan refinancing, a personal loan, and even to help consolidate my credit card debt. Every step of the way, they’ve provided me with fair rates, clear options, and a level of customer service that’s unmatched. What I love most is that they don’t just focus on debt—they help you build long-term financial security. Thanks to Earnest, **I’m not just reducing what I owe—I’m building a future I’m excited about.**”

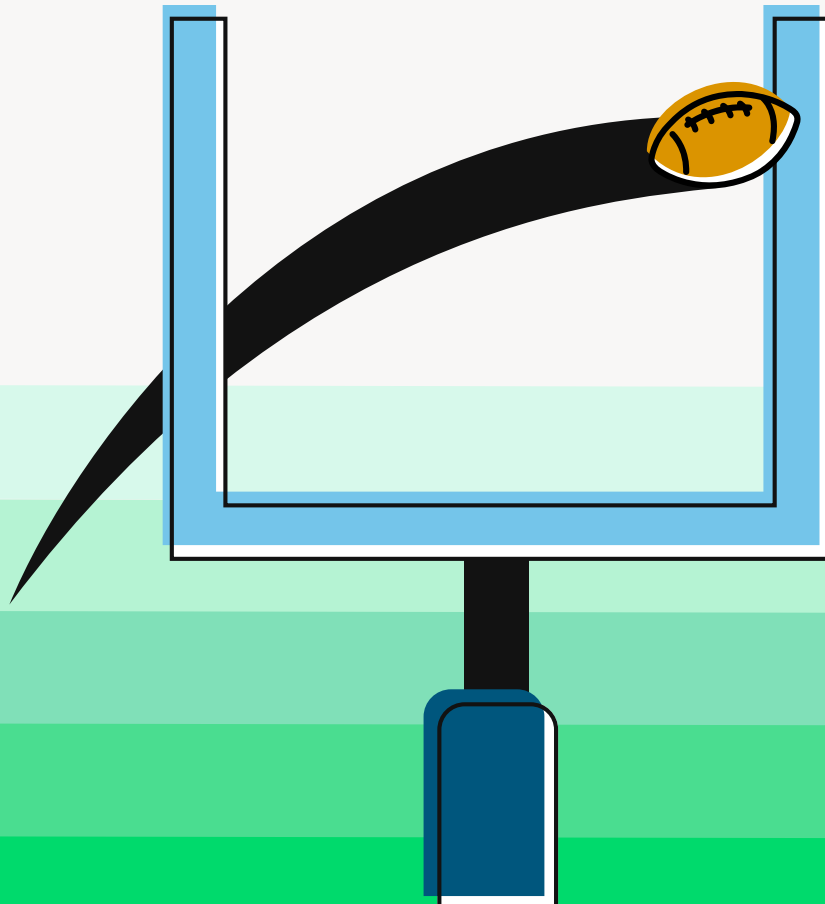
Actual Earnest Customer

The Principles We Follow



What Success Looks Like

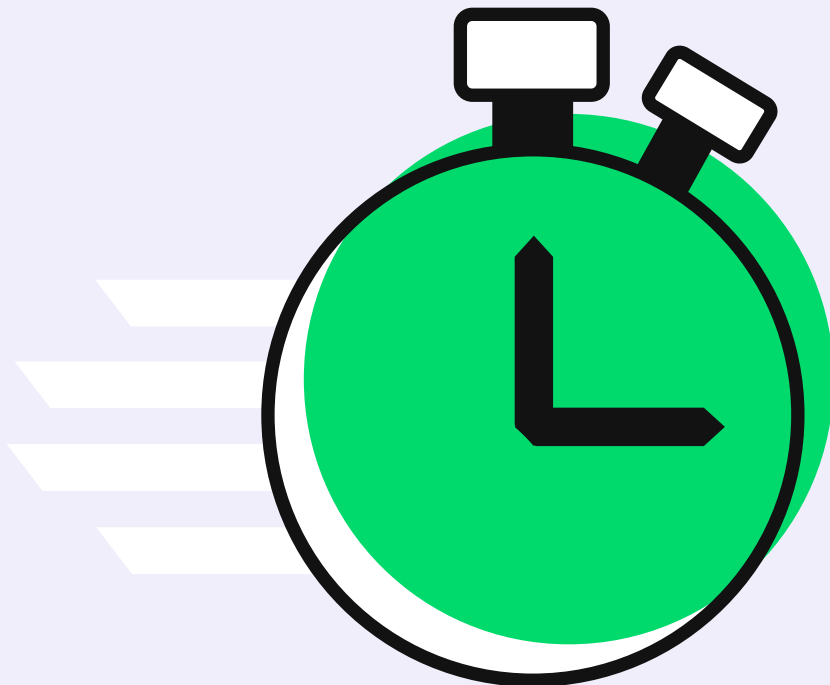
- ✔ Staying true to our mission of financial freedom, sometimes at the expense of short-term revenue, but always working towards our revenue and profitability goals
- ✔ Prioritizing customer experience and service over rapid growth
- ✔ Delivering high-value, differentiated products and services that meet customer needs
- ✔ Being transparent, honest, and resilient in the face of market pressures



Every Second Counts

Speed is our competitive advantage. Our customers need better solutions and the **faster we execute, the greater our chance of success**. Every second counts.

- We move fast without losing sight of what matters most—our company, our customers, our team, and our results.
- We measure speed to outcome, not output, focusing only on what drives impact.
- We believe in progress over perfection—launch fast, learn fast, and improve fast.



Choose To Do Hard Things

We win by tackling the hard things that others avoid, fueled by **grit and resilience**.

- We work hard-straight up. There's no substitute for effort.
- We don't get discouraged by blockers - we prioritize tackling them first. We push forward, no matter how many hurdles come our way.
- We do what we think is right for our customers and our business—even if it's hard. We have tough conversations, deliver tough feedback, and make difficult judgment calls.



Pursue Excellence

Great companies, teams, and individuals never settle and are proud of the work that they do. What's good enough today won't be good enough tomorrow. Excellence isn't a destination, it's a mindset of **continuous improvement**.

- We never compromise on the experience of our customers – excellence is our standard.
- We challenge ourselves and each other to get better every day – both in our work and as individuals.
- We actively seek out and offer feedback, knowing that growth comes from learning.
- We want to be the best and work with those who also want to be the best.



Lead Together

Our success comes from how we work together. Leadership is not about titles—it is about action. We take ownership, drive results, and **move forward as a team**.

- We understand our business deeply—because making an impact starts with knowing how things work.
- We prioritize team success over individual recognition, knowing that the best outcomes come from collaboration.
- When something needs to happen, we step-up. No task is too small and no challenge is too big.
- We don't wait for direction or permission to make a difference, we all share responsibility for achieving our goals.



Don't Take Yourself Too Seriously

We take our work seriously—not ourselves. The stakes are high, but a sense of **humor keeps us grounded, creative, and resilient.**

- We believe work and fun aren't mutually exclusive.
- We check our egos at the door. We own our mistakes, laugh at ourselves, and embrace the moment.
- We don't lose perspective. When things don't go according to plan, we don't take them to heart.
- We genuinely care - about the work and each other. It's what makes the tough moments easier and the great moments even better.



Earnest Culture Principles

What we are **NOT**

- Slow, bureaucratic, or indecisive
- Busy for the sake of being busy
- Afraid of hard things
- Excuse-makers
- Satisfied with “good enough”
- Passive participants
- Resistant to feedback
- Territorial about roles and responsibilities
- Rigid or stuck in our ways
- Short-term thinkers
- Self-centered



How The Principles Come To Life



Every Second Counts

Operating Rhythms

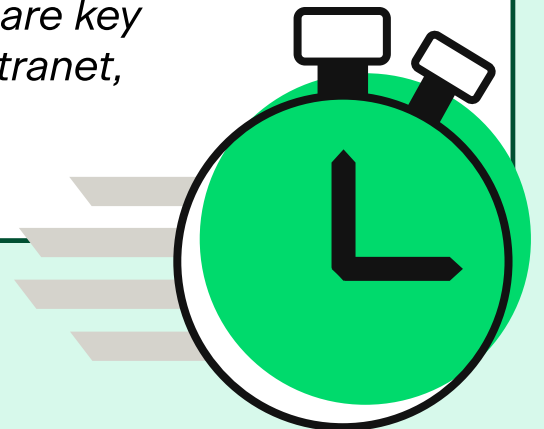
At Earnest, we believe that Every Second Counts and we work like it. Our teams run on intentional rhythms: weekly or bi-weekly check-ins keep momentum high, progress is tracked and shared transparently on our intranet, and leaders identify blockers to move work forward. It's how we stay focused, aligned, and fast because time is one of our most valuable assets, and we don't waste it.

AI Forward: Enterprise AI Tools For All

We make each second smarter with AI. We equip every team with access to Enterprise AI tools and hands-on training to help turn AI into a true teammate. From writing and analysis to streamlining workflows, we integrate AI into our routines to work faster, think bigger, and focus on what matters.

Quarterly Business Reviews

Every quarter, we pause to examine what's working and where we can improve. Our Quarterly Business Reviews focus on real customer outcomes, not vanity metrics, so we're always learning and improving. We share key insights across the company through our intranet, making sure everyone stays informed and ready to raise the bar.



Choose To Do Hard Things

Quarterly Performance Reviews

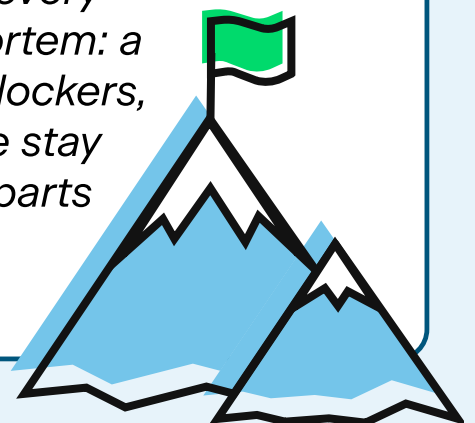
We don't wait a year to talk about performance. We believe in doing the hard, worthwhile work of feedback more often. Our Quarterly Reviews are designed for real growth tied to what matters now. You'll get regular input on your impact, have space to talk through what's next, and know how you're being evaluated. It's a lighter lift than traditional reviews, but with sharper focus and real accountability, because we choose to do hard things, especially when they help our people thrive.

No Anonymous Feedback

We believe in owning our voices. When feedback has a name, it invites open dialogue, context, and action. We don't hide behind anonymity. We speak up, stand by what we say, and work through it together.

Pre-Mortems For Initiatives

We plan for success before we even begin. For every major initiative, we kick things off with a pre-mortem: a dedicated dialogue to align on potential risks, blockers, and what success actually looks like. It's how we stay proactive, not reactive. By addressing the hard parts early, we set ourselves up to move faster and smarter when it counts.



Pursue Excellence

Culture Interview Team

Excellence starts with who we bring in. That's why every hiring panel includes a trained culture interviewer—someone focused on more than just skills. Our culture interviewers use a principle-based rubric to ensure we're hiring people who not only raise the bar, but also reflect how we work and win together. It's one way we keep our standards high and our culture strong.

Coaches for Leaders

We believe strong leadership isn't innate—it's a skill. That's why we invest in performance coaching for our critical leaders. The goal isn't perfection—it's progress, greater impact, and continuous growth. We have high expectations, but with the right support and feedback, even the best get better.



Lead Together

Bucketlist Team Recognition

We know that great leadership means leading together. That's why we celebrate the teamwork that drives real impact. Through Bucketlist recognition, we spotlight and reward those who put the team first and go beyond silos, because collaboration is how we win.

Client Happiness Training

Putting customers first is in our DNA. Every new team member starts with Client Happiness Training within their first two weeks: a hands-on experience that includes real customer call shadowing. It's how we build empathy, sharpen our focus, and ensure every decision we make drives true customer impact.



Don't Take Yourself Too Seriously

Annual Talent Show

While the work is serious, we don't have to be. Our annual offsite Talent Show brings everyone together to celebrate creativity, laughter, and fun with prizes for the "Most Entertaining" and "Most Ridiculous" performances. It's how we keep the vibe light, fuel connection, and remind ourselves to enjoy the ride.

Year-End Wrap Up

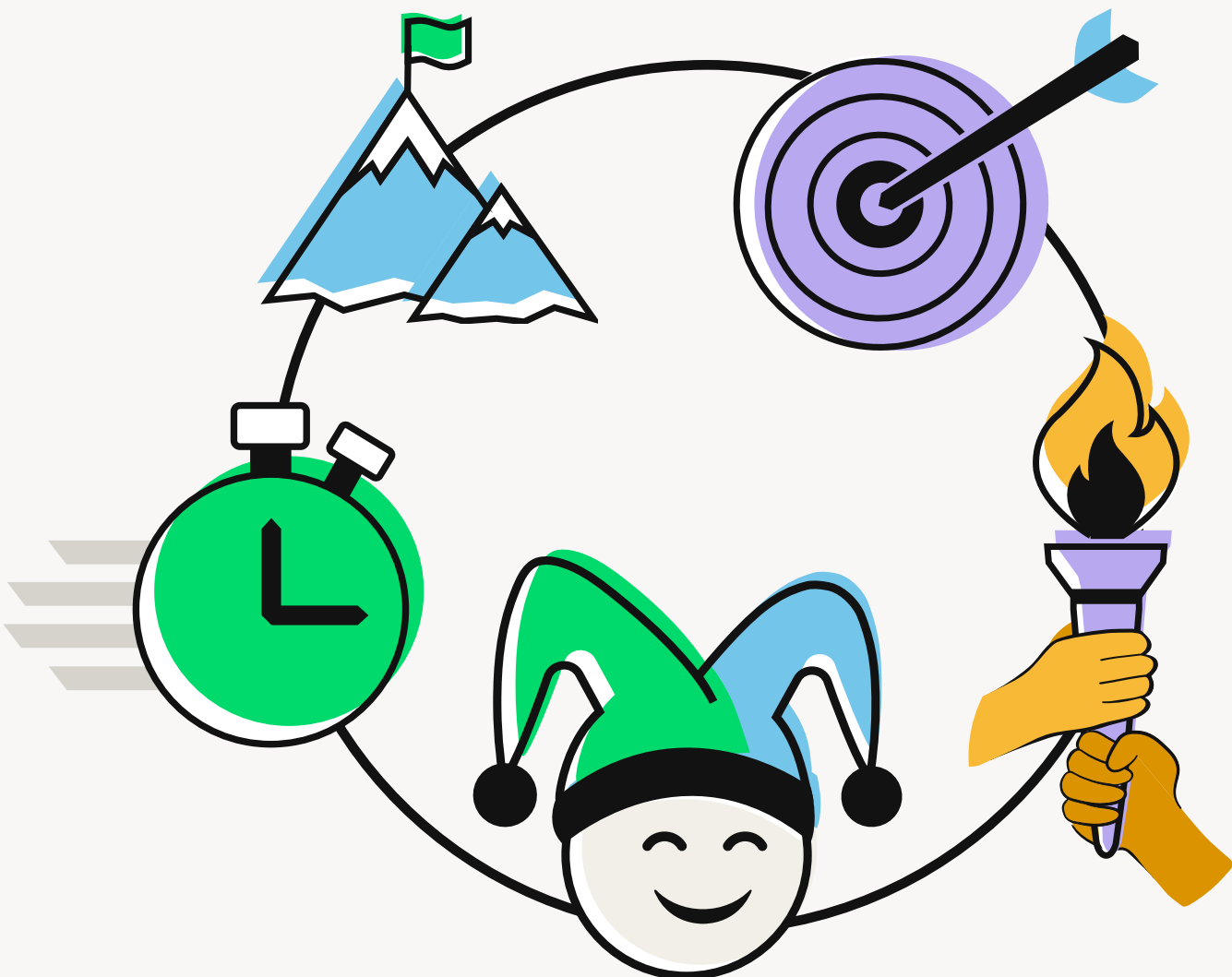
We close out the year with light-hearted moments that bring us closer. From our CEO's signature year-end rap to team recap videos, these traditions celebrate our wins and keep our culture fun, creative, and connected.



All Principles

Earnest & The Brain Week

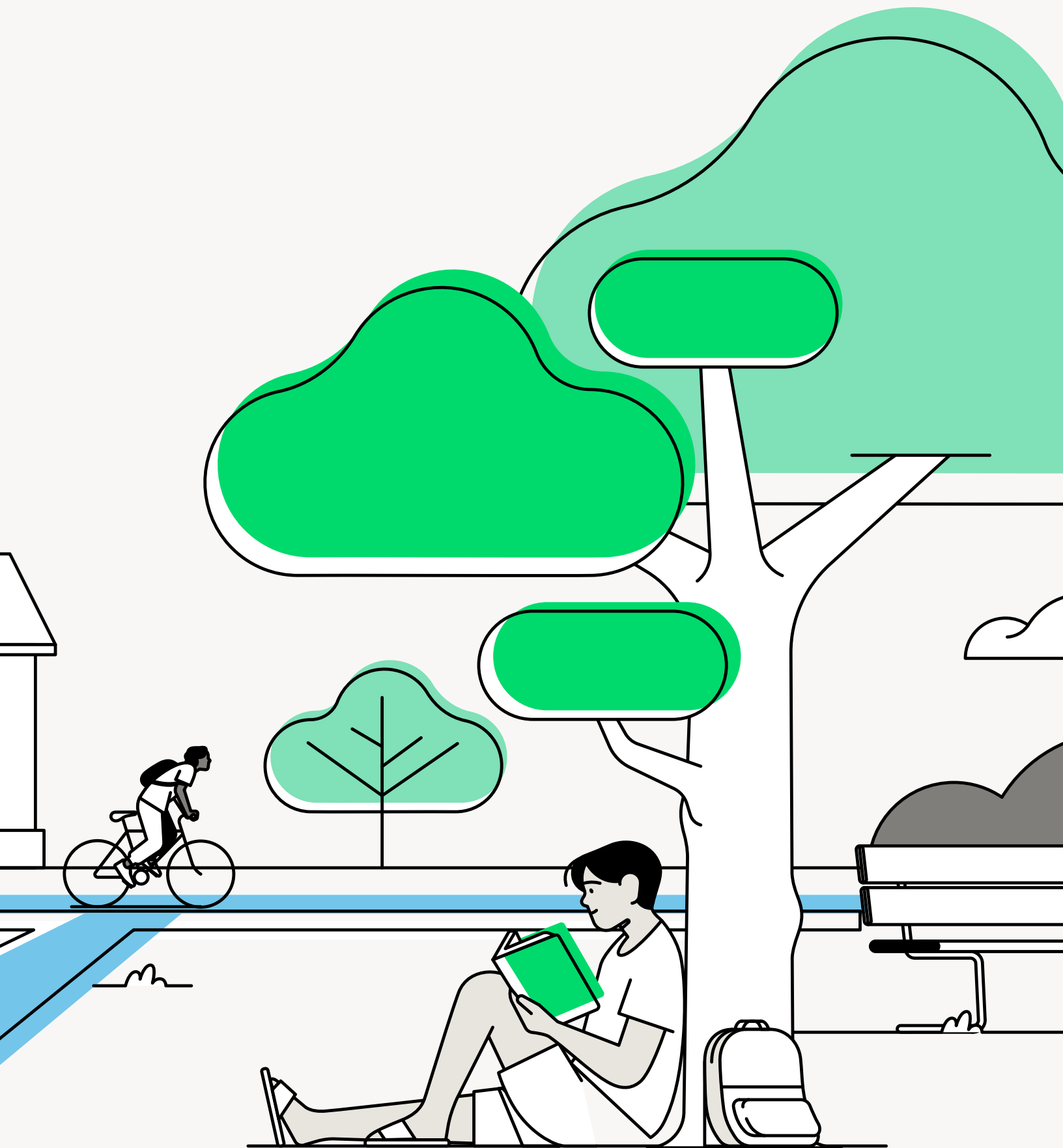
We live our principles every day, and twice a year, we take it even further with Earnest & The Brain Week. For one full week, we press pause on day-to-day tasks to focus on growth, innovation, and connection. From strategic planning to tackling tough challenges head-on during Hack Day, and diving deep into learning and collaboration, this time is all about coming together, thinking big, and moving forward as a team.



Learn More

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