

You're invited to participate in your Student Loan Benefits Program

## Harness the Power of PSLF

Many eligible employees miss out on the significant savings from the Public Service Loan Forgiveness (PSLF) program simply because they are unaware or delay starting.

**Learn more today!** With Tuition.io, you'll gain the guidance needed to fully understand the program, eligibility, and requirements of PSLF. You'll also get access to a platform that will help you submit required forms, track your progress, and calculate your forgiveness.

### What is PSLF?

PSLF is a loan forgiveness program for Federal Direct student loans. It **forgives the remaining loan balance** of borrowers who make **120 eligible payments** while employed by an eligible employer such as a 501(c)(3) non-profit employer.

### Who is eligible for PSLF?

Get on track with the '3 Rights' needed for PSLF eligibility.

- 1. Right Employment:** Borrowers working at least 30 hours per week for a qualifying 501(c)3 non-profit, government, and tribal organization can be eligible.
- 2. Right Loans:** Only Federal Direct Loans are eligible. Older FFEL loans aren't eligible unless consolidated to a Direct Consolidation loan. Private loans (including refinanced loans) aren't eligible.
- 3. Right Repayment Plan:** Only payments made under an income driven repayment plan count toward PSLF.
  - Income driven repayment plans are PAYE, IBR, ICR
  - Payments under the 10-year standard plan also qualify, but you'll repay your entire loan balance in 10 years instead of receiving forgiveness if you stay on this plan.

Every time I've spoken with a coach, they have been very kind, professional and extremely knowledgeable. They take the time to explain everything thoroughly and the follow up emails are helpful."

### Tuition.io Tools & Resources

- ✓ Forgiveness Tracking**  
Estimate your total forgiveness amount and receive customized recommendations for your loans to get on track and stay on track for PSLF.
- ✓ Automated reminders**  
Receive automated reminders to stay on track by re-certifying your income and resubmitting your PSLF form annually.
- ✓ Digital Submissions**  
Digitally complete and submit your PSLF form in your Tuition.io portal and see when it's been signed by your employer and sent to the Department of Education.
- ✓ 1:1 Loan Coaching**  
Utilize unlimited expert student loan coaching sessions. Our coaches have helped thousands of borrowers navigate forgiveness.



Register your Tuition.io account today!  
Get access via your employee portal to get started.