

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.