

# Welcome to **Navigating Your Student Loan Debt**



While you are waiting, please log in:  
**[www.neamb.com/start](http://www.neamb.com/start)**

# Navigating Your Student Loan Debt

With support from NEA Member Benefits

Presenter:

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[klindsey@neamb.com](mailto:klindsey@neamb.com)

February 2024




# Step 1 Register at [www.neamb.com/start](http://www.neamb.com/start)

## Thank you for your interest!

Take the next step to make the most of your membership.

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NEA Auto & Home Insurance Program

**Auto Insurance. Unique Benefits.**

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OUR BIGGEST ONLINE OFFER! \$250 Amazon.com Gift Card

NEA Customized Cash Rewards Visa Signature Credit Card

**Earn Cash Back. Maximize It.**


LIMITED TIME ONLINE BONUS



NEA Student Debt Navigator powered by Savi

**Find Student Loan Debt Relief.**

Find information about any



NEA Life Insurance

Eligible

## Step 1 of 2

To get started, please fill out the information below.

Already have an account? [Sign in](#)

Name \_\_\_\_\_

Login Information \_\_\_\_\_

# Step 2 [www.neamb.com/start](http://www.neamb.com/start)



NEA® Auto & Home Insurance Program

## Auto Insurance. Unique Benefits.

NEA members could save an average of \$638\* on auto insurance from Travelers.

Learn More

**nea** Members  
Insurance Trust



NEA® Customized Cash Rewards Visa Signature® Credit Card

## Earn Cash Back. Maximize It.

LIMITED TIME ONLINE BONUS OFFER: \$250 Amazon.com Gift Card (students not eligible). Apply here for this offer. Offers vary elsewhere.

Apply Now

BANK OF AMERICA



NEA Student Debt Navigator powered by Savi

## Find Student Loan Debt Relief.

Find information about any forgiveness or cancellation programs you may qualify for, along with how much you can save.

Get Started

savi



NEA® C

## Lif M

Elig  
trust  
for th



[neamb.com/start](http://neamb.com/start)

Trouble signing in?  
Call the Member Advocacy Center  
800-637-4636



Step 2  
Click "Get Started"

**nea** Member  
Benefits

[www.neamb.com/start](http://www.neamb.com/start)

052423

# Disclaimer

This presentation represents the situation and regulations existing as of the date of the presentation only and may not be accurate at any future date. Use of this presentation content outside of the live presentation is not recommended, as information and situations may change. Further, today's presentation is intended to provide information, and does not constitute legal or financial advice. Members are advised to seek counsel from legal, financial, or other relevant professionals about their personal situation prior to making any decisions.

This presentation is accurate as of February 2024

# Agenda

- **Understanding Student Loan Forgiveness Programs and Eligibility**
- **Understanding PSLF Policy and Program Updates**
- **Getting Started with the NEA Student Debt Navigator**
- **Setting up a Savi Account**
- **Summary of Resources**

# Loan Forgiveness Programs

## Teacher Loan Forgiveness (TLF)

### *General Requirements:*

- **Direct and/or Federal Stafford Loans are eligible - subsidized and unsubsidized**
- **You are a new borrower (no outstanding balance on a Federal Loan before October 1, 1998)**
- **You have been employed for at least five consecutive years in an qualifying elementary or secondary school (listed in TCLI Directory, Teacher Cancellation Low Income)**

# Loan Forgiveness Programs

## Teacher Loan Forgiveness (TLF)

*General Requirements continued...*

- **You are not in default on the loan for which you are seeking forgiveness**
- **You have not received a benefit for the same teaching service through the AmeriCorps Program**
- **You received the loan for which you are requesting forgiveness before the end of your fifth year of qualifying teaching**



# Loan Forgiveness Programs

## Teacher Loan Forgiveness (TLF)

*How Much Is Forgiven...*

- **Certain highly qualified special education, secondary mathematics or science teachers can qualify for up to \$17,500 in forgiveness. Other eligible teachers can qualify for up to \$5,000**
- **You apply for TLF after you have completed the five-year teaching requirement**
- **School librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.**

# Loan Forgiveness Programs

## Public Service Loan Forgiveness (PSLF)

- Complete loan balance forgiveness
- Eligible after you have made 120 qualifying payments under a qualified repayment plan while working full-time for a qualifying employer
- Not required to be consecutive, only cumulative
- Direct Loans or loans consolidated into Direct Loans
- Paperwork filed annually

# Loan Forgiveness Programs

## PSLF Criteria:

1

### Qualifying Employer

*Government organizations at any level (federal, state, local, or tribal), not-for-profit 501(c)3s*

*Must work min. 30 hours per week*

*Can combine multiple/part-time employment to qualify  
(all employers must be eligible)*

# Loan Forgiveness Programs

## PSLF Criteria:



2

## Qualifying Loans

*Direct Federal Loans only*

*Consolidate Parent PLUS & FFEL*

# Loan Forgiveness Programs

## PSLF Criteria:

3

### Qualifying Repayment Plan


*Income-Driven Repayment Plan*

*On-Time and full monthly payments*

# Public Service Loan Forgiveness (PSLF)

## Additional Details

- Direct Loans Only
- Enroll in IBR, ICR, PAYE, or SAVE/REPAYE
- Make 120 income driven repayments, on-time, exact amount
- File for forgiveness
- Complete the IDR plan and PSLF Employment Certification Form for each year of full-time qualifying employment



**PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION**  
William D. Ford Federal Direct Loan (Direct Loan) Program

OMB No. 1845-0110  
Form Approved  
Exp. Date 08/31/2023  
PSFAP - XBCR

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

**SECTION 1: BORROWER INFORMATION**

Please enter or correct the following information.  
 Check this box if any of your information has changed.

SSN \_\_\_\_\_  
Date of Birth \_\_\_\_\_  
Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
Telephone - Primary \_\_\_\_\_  
Telephone - Alternate \_\_\_\_\_  
Email \_\_\_\_\_

# Understanding PSLF Policy & Program Updates

Information is accurate as of February 2024



# Emergency Forbearance Ended

Back in March 2020, all federal student loans went into emergency forbearance, pausing all payments and dropping interest rates to 0%. This "payment pause" was extended several times and officially ended on **October 1, 2023**.

## **The payment pause ended in two stages:**

- On September 1st, regular interest rates applied to all student loans.
- October 1st, monthly payments were restarted



# Identifying Your Loan Servicer

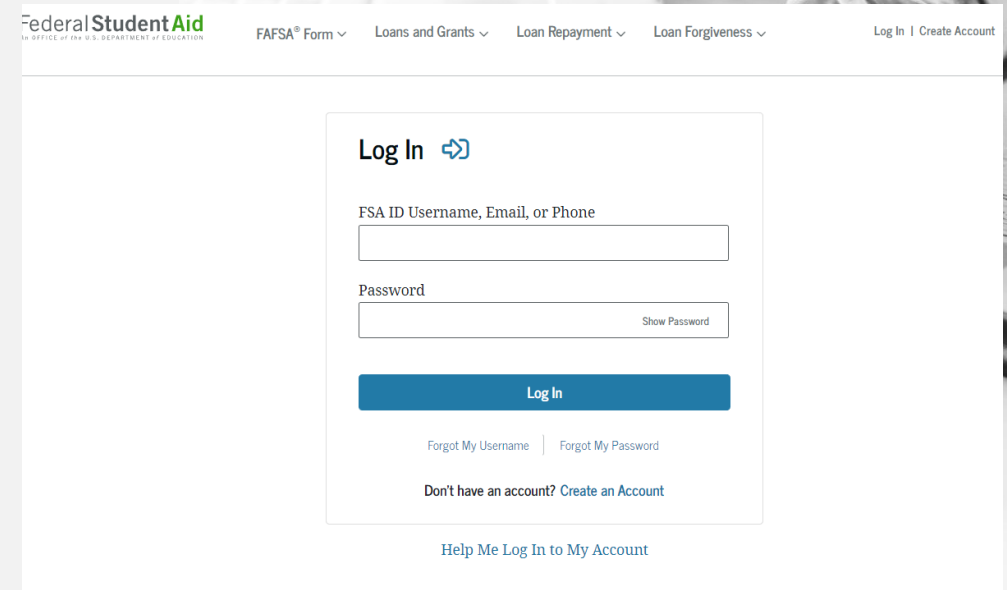
- Many borrowers were transferred to a new loan servicer during the payment pause. Or, if your servicer ended their contract (like FedLoan Servicing) your loans were transferred to another servicer.
- If you applied for Public Service Loan Forgiveness, your loans have been or will be transferred to MOHELA.
- If you are not sure which servicer your loans were transferred to, log into your [Federal Student Aid dashboard](#). If you can't log in, call 1-800-4-FED-AID (1-800-433-3243) for loan servicer information.

# On-Ramp to Repayment

- To help borrowers transition to repayment, the Department of Education created the On-Ramp to Repayment that will last October 1, 2023 to September 30, 2024.
  - Payments are still due, however if you can't make your payment, this safety net is in place, and you won't be penalized for it.
  - Interest will continue to accrue during this time
  - Borrowers with federally held loans are automatically eligible for the On-Ramp

# Student Aid Dashboard – FSA ID

- Go to [studentaid.gov](https://studentaid.gov) and create a Federal Student Aid (FSA) ID.
- This will provide you access to your student debt dashboard that provides a wealth of historical information on your federal student loans *and* forgiveness opportunities.
- If you already have an FSA ID, make sure your contact information is up to date.
- Your FSA ID is *not* the same as your login with your federal student loan servicer.

A screenshot of the Federal Student Aid website's login page. The page features a navigation bar at the top with links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness', along with 'Log In | Create Account'. The main content area is a white box with a 'Log In' heading and a right-pointing arrow. Below the heading are two input fields: 'FSA ID Username, Email, or Phone' and 'Password'. A 'Show Password' link is located to the right of the password field. A blue 'Log In' button is positioned below the input fields. At the bottom of the box, there are links for 'Forgot My Username', 'Forgot My Password', and 'Don't have an account? Create an Account'. Below the box, there is a link that says 'Help Me Log In to My Account'.

Federal Student Aid  
OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account

Log In ↗

FSA ID Username, Email, or Phone

Password [Show Password](#)

Log In

[Forgot My Username](#) | [Forgot My Password](#)

Don't have an account? [Create an Account](#)

[Help Me Log In to My Account](#)

# Introducing the SAVE Plan

- The Biden Administration has launched the **most affordable** IDR plan ever—the **SAVE Plan**.
- The SAVE Plan, like other income-driven repayment (IDR) plans, calculates your monthly payment amount based on your income and family size.
- The SAVE Plan provides the lowest monthly payments of any IDR plan available to nearly all student borrowers.



Repay 0 \$\$\$

# The SAVE Plan

## Here are the SAVE Plan Details:

- **Decreases monthly payments** by increasing the amount of income that is excluded from the calculations. You will owe nothing if you are a single borrower earning \$32,800 or less or a family of four earning \$67,500 or less. Borrowers earning more will save at least \$1,000 a year.
- **Eliminates extra interest accrual** every month beyond your payment. For example, if \$50 in interest accumulates monthly and your monthly payment is \$30, the remaining \$20 of interest will not be added to your loan balance. Your principal balance will never increase if you make your regular monthly payments.
- **Excludes spousal income** for borrowers who file separately.
- **More changes coming Summer 2024**

# The SAVE Plan

## Applying for SAVE

- You can apply for the SAVE Plan today at [studentaid.gov/idr](https://studentaid.gov/idr) If you are enrolled in the REPAYE Plan, or recently applied for it, you will be automatically enrolled in the SAVE Plan.
- If you are already on an IDR plan, you can check to see if you are on the REPAYE Plan by logging in to StudentAid.gov, going to your "My Aid" page, scrolling down, and viewing each loan. Each loan will list a repayment plan.
- Note: Parent PLUS borrowers are **not eligible** for the SAVE Plan (even after consolidation). Borrowers in default are **not eligible**, but you can get out of default NOW under the [Fresh Start](#) program.

# Account Adjustment

- The Biden Administration is helping more borrowers get closer to forgiveness by *automatically* reviewing your payment history and counting more payments as qualifying.
- The **one-time account adjustment will count more time** towards PSLF and Income-Driven Repayment Plan Forgiveness, like:
  - *late and partial payments*
  - *payments made under any repayment plan*
  - *payments made on Parent PLUS, FFEL, or Perkins loans before consolidation*
  - *months spent in an extended forbearance (12+ months consecutive; or 36+ months total)*





# Account Adjustment Timeline

- **Federal Direct Loan Holders (Happening NOW!)**
  - The account adjustment will occur automatically in 2024. When you apply for PSLF your payment count will be adjusted.
- **FFEL, Perkins, or Parent PLUS Holders**
  - You will need to apply for a direct loan consolidation **prior** to April 30, 2024.
  - Once consolidation is complete, your payment count will be *temporarily* reduced to zero.
  - After the account adjustment takes effect, your payment count will increase based on the adjustment.





# Stay Connected and Informed

## Stay aware of developments by:

- Enrolling in the NEA Student Debt Navigator powered by Savi at [www.neamb.com/start](http://www.neamb.com/start)
- Signing up for updates at [www.studentaid.gov](http://www.studentaid.gov)



Become an advocate of yourself and other education employees at:  
[www.nea.org/advocating-for-change](http://www.nea.org/advocating-for-change)

# Getting Started With the NEA Student Debt Navigator



# What can the Navigator do for you?

## Manage your student loans with ease:

- Check **eligibility** and **qualifications** for loan forgiveness
- See **personalized repayment** and **forgiveness options**
- **Yearly recertification reminders** of repayment and forgiveness plans
- **Sign** and **submit paperwork** digitally on your behalf
- Monitor for **new programs** and **policy changes**
- Receive **1-on-1 support** with student loan experts

# What can the Navigator do for you?

- Enjoy **one free year of ESSENTIAL access**
- On average, members **save \$2,000 annually** on their student loans using the Navigator



# www.neamb.com/start



NEA® Auto & Home Insurance Program

## Auto Insurance. Unique Benefits.

NEA members could save an average of \$638\* on auto insurance from Travelers.

Learn More



NEA® Customized Cash Rewards Visa Signature® Credit Card

## Earn Cash Back. Maximize It.

LIMITED TIME ONLINE BONUS OFFER: \$250 Amazon.com Gift Card (students not eligible). Apply here for this offer. Offers vary elsewhere.

Apply Now



NEA Student Debt Navigator powered by Savi

## Find Student Loan Debt Relief.

Find information about any forgiveness or cancellation programs you may qualify for, along with how much you can save.

Get Started



NEA® C

## Lif M

Elig  
trust  
for th



neamb.com/start

Trouble signing in?  
Call the Member Advocacy Center  
800-637-4636



Step 2  
Click "Get Started"



www.neamb.com/start

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# Register/ Log In



The screenshot shows the NEA Member Benefits Savi website. At the top, there are navigation links: About, How It Works, Pricing, Testimonials, FAQs, Log In, and a green Sign Up button. A black banner below the navigation contains the text: "IMPORTANT STUDENT LOAN UPDATES: Payments resuming in September 2023. Learn more about major policy changes from the Department of Education [here](#)." The main heading is "Finding savings & forgiveness is easy." Below this is the subtext: "NEA Member Benefits is working with Savi to provide student loan relief." The central content area features three columns of testimonials and a central form. The left column has a man saying "Savi lowered my monthly payment by \$340!" and a woman saying "The whole process was so quick and easy." The middle column is a form with the following fields: "My expected income in 2023 is:" (empty), "My federal monthly student loan payment:" (containing "\$100.00"), and a "Get My Estimate" button. Below the form is the text "Presented by NEA Member Benefits". The right column has a woman saying "Savi found the best plans for me." and a list of four options, each with a checked checkbox: "Public Service Loan Forgiveness", "One-Time Debt Relief", "Teacher Loan Forgiveness", and "Income Driven Repayment".

# Your Savi Account

Provide family,  
income, employment,  
and education info



APPLICATION PROGRESS... 17%

Estimated Payment \$0/mo

1 ESTIMATE ^

**FAMILY** →

INCOME

EMPLOYMENT

EDUCATION

LOANS

MISCELLANEOUS

2 SELECT v

3 ENROLL v

**Family**

What state do you live in? ?  
Choose One v

What is your most recent tax filing status? ?  
Choose One v

What is your current marital status?  
Choose One v

How many dependents do you have? ?

What is your date of birth? ?

Next

**Need some help?**  
If you have questions about your application, contact our Experts. We're ready to help.

Contact an Expert

# Your Savi Account

Provide family,  
income, employment,  
and education info



APPLICATION PROGRESS... 33%

Estimated Payment **\$261/mo**  
\$189 less than current plan

- 1 ESTIMATE ^
- ✓ FAMILY
- INCOME** →
- EMPLOYMENT
- EDUCATION
- LOANS
- MISCELLANEOUS
- 2 SELECT v
- 3 ENROLL v

### Income

How much do you currently pay per month for your federal loans? ?

Has your income significantly decreased this year? ?

Enter your Adjusted Gross Income (AGI) as reported on your most recent federal taxes ?

[Save and continue later](#)



# Your Savi Account

Provide family,  
income, employment,  
and education info



APPLICATION PROGRESS... 66%

Estimated Payment **\$261/mo**  
\$189 less than current plan

**Immediate Forgiveness** ?

- 1 ESTIMATE ^
- ✓ FAMILY
- ✓ INCOME
- EMPLOYMENT** →
- EDUCATION
- LOANS
- MISCELLANEOUS
- 2 SELECT v
- 3 ENROLL v

### Employment

If you have worked for a qualifying employer, you may be eligible for forgiveness programs. Please provide your employment history so we can check for eligibility.

**Immediate Forgiveness**

If you have been repaying your loans the entire time you worked at the below employer(s), you may be eligible for immediate forgiveness through Public Service Loan Forgiveness. Select Next to continue and confirm eligibility.

- ✓ **Uchealth Community Services** 06/2019 - Current v
- ✓ **Public Citizen Foundation Inc** 04/2016 - 05/2019 v
- ✓ **Bread For The World Institute Inc** 04/2012 - 04/2019 v

[Add Employer](#) [Next](#)

# Your Savi Account



## Sync Federal and Private Loans

**APPLICATION PROGRESS...** 100%

Estimated Payment **\$177/mo**  
\$23 less than current plan

Eligible for Forgiveness

1 ESTIMATE  
✓ FAMILY  
✓ INCOME  
✓ EMPLOYMENT  
EDUCATION  
**LOANS**  
✓ MISCELLANEOUS  
2 SELECT  
3 ENROLL

Need some help?  
If you have questions about your application, contact our Experts. We're ready to help.  
Contact an Expert

**LOAN SYNC**

FEDERAL LOANS	Outstanding Balance	Loans	
NAVIENT	\$25,000	1	View Loans

Sync More Loans Next

**Sync Loans**

Sync loans from each of your loan servicers for automated import and loan monitoring.

Sync Loans

Other import options  
Add Loans Manually

NAVIENT MOHELA  
nelnet fedloan  
EdFinancial GREAT LAKES  
aas SoFi  
and many more...

Savi uses Plaid to link to your loan servicer

- Secure  
Encryption helps protect your personal financial data
- Private  
Your credentials will never be made accessible to Savi

By selecting "Continue" you agree to the [Plaid End User Privacy Policy](#)

Continue

Support

PLAID  
NAVIENT Navient - Loans  
www.navient.com

**Enter your credentials**

Username

Password

Submit

Reset password

**savi**  
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# Your Savi Account



Consider your plan options  
and choose the one that  
works best for you



APPLICATION PROGRESS... 99%

Estimated Payment **\$177/mo**

**Forgiveness Eligible** ⓘ

- 1 ESTIMATE ▼
- 2 SELECT ▲
- 3 SELECT** →
- 3 ENROLL ▼

**Need some help?**  
If you have questions about your application, contact our Experts. We're ready to help.

**Contact an Expert**

### PLAN OPTIONS

Savi has found 4 eligible plans.

★★ **FORGIVENESS ELIGIBLE PLAN**

**PAYE** ⓘ  
Pay As You Earn income-based repayment plan **CONTINUE**

<b>\$177</b> ★ Monthly Payment \$217 less/mo	<b>\$14,716</b> ★ Total Payment \$12,428 less	<b>6yr 7mo</b> Until Repayment	<b>\$15,380</b> Loan Forgiveness Forgiveness eligible
--	---	-----------------------------------	---

Show Plan Details ▼

Show more plans (3)

\*If you have changed your repayment plan in the past, all options may not be available or accurate.

# Your Savi Account

## Essential Membership



### START A NEW FORM

These are all unsubmitted employment periods we have on file for your account. Please select a period to begin the process for a new ECF.

Jun 2019 - Present Uchealth Community Services Verified

Start ECF

Apr 2016 - May 2019 Public Citizen Foundation Inc

Start ECF

Apr 2012 - Apr 2016 Bread For The World Institute Inc

Start ECF

### EMPLOYMENT INFORMATION

Provided by Uchealth Community Services Verified

HR Contact's Name

N/A

HR Contact's Email Address\*

hrservicecenter@uhealth.org

HR Contact's Phone Number

(###) ### ####

HR Contact's Title



IDR

### INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

OMB No. 1845-0102  
Form Approved  
Expiration Date:  
8/31/2021

#### SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN

Name Sam Savi

Address 1600 Pennsylvania Ave

City Washington State DC Zip Code 20005

Telephone - Primary (123) 456 7890

Telephone - Alternate

Email (Optional) ian+webinar+july+test@bysavi.com

#### SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

It's faster and easier to complete this form online at [StudentLoans.gov](http://StudentLoans.gov). You can learn more at [StudentAid.gov/IDR](http://StudentAid.gov/IDR) and by reading Sections 9 and 10. It's simple to get repayment estimates at [StudentAid.gov/repayment-estimator](http://StudentAid.gov/repayment-estimator). If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at [StudentAid.gov/login](http://StudentAid.gov/login). You may have to pay income tax on any loan amount forgiven under an income-driven plan.

#### 1. Select the reason you are submitting this form (Check only one):

- I want to [enter an income-driven plan](#) - Continue to Item 2.
- I am submitting documentation for the [annual recertification](#) of my income-driven payment - Skip to Item 3.
- I am submitting documentation early to have my income-driven payment recalculated immediately - Skip to Item 3.
- I want to [change to a different income-driven plan](#) - Continue to Item 2.

#### 3. Do you have multiple loan holders or servicers?

- Yes - Submit a request to each holder or servicer. Continue to Item 4.
- No - Continue to Item 4.

#### 4. Are you currently in deferment or forbearance?

- After answering, continue to Item 5.
- No.
- Yes, but I want to start making payments under my plan immediately.
- Yes, and I want to start making payments under my plan immediately.



# Your Savi Account



## Application Monitoring

Active Applications

**10%** Application Progress

**Forgiveness - West Elm Elementary**  
Period: Mar 2019 - Sept 2021

**AWAITING HR SIGNATURE**  
Your PSLF Form has been sent to your employer HR contact and is awaiting signature **PENDING**

**33%** Application Progress

**Forgiveness - University of Washington**  
Period: Mar 2019 - Sept 2021

**EMPLOYMENT CERTIFICATION FORGIVENESS FORM SUBMITTED TO FEDLOAN**  
Your employer has successfully signed and certified your employment and your PSLF forms have been submitted to FedLoan **PENDING**

**66%** Application Progress

**Forgiveness - University of Washington**  
Period: Mar 2019 - Sept 2021

**SYNC FEDLOAN ACCOUNT**  
Connect your FedLoan servicer account to Savi via loan sync so that we can accurately monitor your loan and forgiveness progress [Connect Loans](#)

**40%** Application Progress

**Income Driven Repayment**

**CONTINUE APPLICATION**  
Please attach your supporting documentation when you sign your application. [Attach Documentation](#)

[Show detailed view >](#)

### APPLICATION PROGRESS

1

Select Repayment Plan

2

Submit Application

3

Application Processing

4

Complete

Submit Application

Attach necessary documentation

Sign application

Savi received application

Savi reviewing application

Application sent to Servicer

# Your Savi Account




Need help? Contact customer support



**Need some help?**

If you have questions about your application, contact customer support. We're ready to help.



[Contact Support](#)

**Consult Help Center**

Our support team has a variety of articles that may help you answer your question.

[Help Center](#)

**Contact Support**

Send a message to the Savi team.

Response Time: 3-5 days

[Send a Message](#)

Still Need Help?

**Give Us A Call**

weekdays, 9:00am - 5:00pm ET

Our support team is standing by and ready to help.

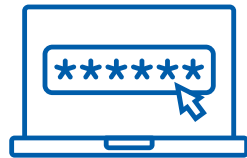
[833-604-1227](tel:833-604-1227)

# Summary of Resources

**SIGN IN: [neamb.com/start](https://neamb.com/start)**



[neamb.com/start](https://neamb.com/start)



Login issues?

**Call Member Advocacy Center  
800-637-4636**



Student Debt Navigator questions?

**Call Savi  
833-382-3175**



Learn more about student aid:

**[www.studentaid.gov](https://www.studentaid.gov)**

# THANK YOU

