



# STUDENT LOAN FORGIVENESS PROGRAM for GOVERNMENTAL, NONPROFIT & PUBLIC SERVICE EMPLOYEES

Provided through a partnership with the Association of Educational Service Agencies and Innovative Student Loan Solutions



## DID YOU KNOW ...

Average student loan debt for undergraduates = **\$26,600**

A Master's Degree = **\$26,500**

Cost of attending college has increased **439%** since 1982

**46%** of student loans are in default



*The AACSS Program lifts the burden of student loan debt.*

We can help your employees save an average of **\$600** a month on their student loan payments and help them achieve an average of **\$60,000** in loan forgiveness!

### FOR EMPLOYERS

- New voluntary benefit for employees
- Enhance recruitment
- Increase retention rates
- Zero cost to implement

**VALUE**



### FOR EMPLOYEES

- Immediately reduce monthly payments
- Eliminate student loan balance
- No cost, no obligation consultations
- Personalized 10-year plan

### The Public Service Loan Forgiveness (PSLF) Program ...

Established by Congress through the College Cost Reduction & Access Act of 2007 and enhanced in 2009 and 2012 to encourage individuals to enter public service jobs.

The PSLF Program provides benefits the Teacher Loan Forgiveness Program doesn't ...

- **No cap** on loan balance forgiven
- **All public employers** qualify
- **All full-time employees** are eligible
- **Immediate benefit** with loan forgiveness after 10 years of service

### Real Results for a Real Employee ...

**BEFORE** – I owed nearly **\$90,000** in principal and interest, and was making payments of **\$789 per month.**

**NOW** – My new payment is **\$101 per month** and the remaining **\$77,577** will be forgiven after I complete 10 years of service.  
Wow!



### How it works ...

1. AACSS provides easy-to-share information to governmental, nonprofit and public service employers throughout Arizona.
2. Employers distribute Program information to their employees.

3. Interested employees click ...

<https://aacss.myisls.com>

Enter Registration Code **AACSS**

Scan QR Code :



1.866.831.5564

[advisor@isloansolutions.com](mailto:advisor@isloansolutions.com)

AVAILABLE NOW - FALL 2016