



Savi: Student Loan Forgiveness, Made Easy



Dickinson College is working with TIAA and Savi to help employees tackle student debt

Savi is available to ALL employees and their family members to help borrowers.

To get started, visit tiaa.org/dickinson/student

Evaluate your eligibility and best options for lowering your monthly payments and getting forgiveness

Lower monthly payments for immediate relief

Enroll in a forgiveness program that could help you get loan forgiveness after a minimum of 10 years of work in the public sector (time during the COVID-19 payment pause can count towards this time, even if you weren't making payments!)

The screenshot displays the Savi application interface. On the left, a sidebar shows the 'APPLICATION PROGRESS' at 99%, with steps: 1. ESTIMATE, 2. SELECT, 3. ENROLL. The 'SELECT' step is active. Below the steps, a 'Need some help?' section offers contact support. The main area, titled 'PLAN OPTIONS', shows that Savi has found 4 eligible plans. A notification states: 'Currently all servicers are experiencing lengthy delays in processing IDR applications. You should still continue to submit your application. You can find more information HERE.' Below this, a 'FORGIVENESS ELIGIBLE PLAN' is highlighted. It includes a 'PAYE' (Pay As You Earn) income-based repayment plan with a 'CONTINUE' button. The plan details show a monthly payment of \$199 (a \$414 reduction), a total payment of \$3,009 (a \$70,527 reduction), and a forgiveness amount of \$55,200. Below this, an 'IBR' (Income-Based Repayment) plan is also shown with a 'CONTINUE' button. Its details include a monthly payment of \$298, a total payment of \$4,514, and a forgiveness amount of \$54,814. Both plans have 'Show Plan Details' links.

Reduce student loan payments

↓ **\$140**

Saved monthly on average¹

Position employees for loan forgiveness

💰 **\$40,000**

Forgiven in total on average¹

How to get started with Savi

Visit tiaa.org/dickinson/student to quickly calculate your potential savings.



Continue to Savi's website to confirm your eligibility, repayment plan, and forgiveness options.



From there, you can download all of the forms and continue the application and filing process on your own, OR you can enroll in Savi Essential to have Savi do the heavy lifting for you!

SAVI: STUDENT LOAN FORGIVENESS, MADE EASY

Savi Essential

For \$80 per calendar year, Savi Essential helps borrowers avoid pitfalls and stay in compliance with PSLF rules.

- No printing and faxing paper forms
- Personalized guidance from Savi's expert support team
- Annual Income-Driven Repayment plan enrollment reminders, employer certifications, and e-filing
- 98% of Essential users PSLF applications are accepted²



Join a Savi webinar to learn more

What you can expect from joining a webinar:

- The latest policy updates and how they impact borrowers
- PSLF rules and eligibility requirements
- How to use the Savi tool and get support



To register for an upcoming Savi webinar, visit tiaa.org/dickinson/student

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“This has been a blessing. I no longer feel alone and stressed about my student loan debt.”²

“I am in the final stages of having \$82K in student loans forgiven, and I never could have navigated the complex process without their guidance. I can’t say enough about how much I appreciate the team at Savi.”²

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¹ As of December 31, 2022, based on Savi's internal measurements, Savi users saw average projected savings of \$1,680 per year. Results experienced may not be typical of all users. Individual results will vary.

² Testimonials were submitted to Savi online. Results experienced may not be typical of all users. Individual results will vary.

Savi and your employer are independent entities. Savi and TIAA are independent entities. A portion of any fee charged by Savi is shared with TIAA to offset marketing costs for the program. In addition, TIAA has a minority ownership interest in Savi. TIAA makes no representations regarding the accuracy or completeness of any information provided by Savi. TIAA does not provide tax or legal advice. Please contact your personal tax or legal adviser.

This material is being provided for educational purposes only and does not constitute a recommendation or advice. You should carefully consider your unique circumstances before making any decisions regarding your student loans.

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