

SWWC has partnered with ISLoan Solutions, a student loan advisory company, to help improve your student loan situation and achieve overall financial well-being.

They educate you and provide options, for loan forgiveness and refinancing, that may help lower, or even eliminate, your payment. Individuals are saving an average of **84%** on their monthly student loan payments and are projected to receive an average of **\$64,892** in tax-free loan forgiveness.

Visit: <https://swsc.myisls.com/register>

Enter code: **SWWC1** to learn more

Some of you may be able to lower your payment through Public Service Loan Forgiveness (PSLF is not Teacher Loan Forgiveness*). For those of you who won't benefit from PSLF, refinancing may work for you. After registering and answering a few simple questions, if PSLF does not make sense, you will be directed to their refinancing option. Do not refinance your loans until you find out if PSLF makes sense for you FIRST. Doing so will make you ineligible for future student loan forgiveness.

If PSLF makes sense, you will be able to:

- Immediately lower your monthly student loan payment
- Reduce your student loan obligation
- Significantly lower your cost to earn additional degrees
- Receive a personalized 10-year loan forgiveness plan outlining your projected tax free savings

You Don't Know What You Don't Know



"I have been overpaying on my student loans for nearly 3 years; that's a lot of money wasted. I would have never known my payment was too high, but the experts at ISLoan Solutions did. I will never get that money back, but with their help, I will be saving plenty moving forward. Take the time, and see if they can help you save too."

Stacey Geiger, Human Resource Director, North Dakota

*PSLF is available to **all full-time employees** regardless of position. In 2007, Congress established PSLF to help full-time employees reduce their student loan burden and incentivize them to stay in public service.

This is a voluntary benefit. After consulting with ISLoan Solutions and verifying your student loan situation, you will receive information regarding loan forgiveness programs that may be of benefit to you along with a customized loan forgiveness plan outlining your forgiveness potential. You may choose to pursue the PSLF program on your own, or hire ISLoan Solutions to implement and manage the program for you.

Questions, or trouble logging in? Call **1.513.645.5400**, email or visit their website at isloansolutions.com for more information and success stories.