



STUDENT LOAN FORGIVENESS FOR Full-Time Employees

If you are searching for a way to **lower your monthly student loan payments** or make additional degrees more affordable, the Public Service Loan Forgiveness (PSLF) Program may be an option for you. Unlike the Teacher Loan Forgiveness Program, any full-time employee may be eligible for the PSLF Program. An **added benefit** to being a **full-time** employee at your organization is your ability to maximize the PSLF Program through Innovative Student Loan Solutions' (ISLS) **individualized strategies**.

ABOUT ISLS

ISLS helps full-time, nonprofit employees eliminate student loan debt through strategies that maximize the PSLF Program.

In partnership with:



FIND OUT IF YOU'RE ELIGIBLE

1. VISIT <http://CESA12.myisls.com>

or **SCAN** this QR code and scroll to register.

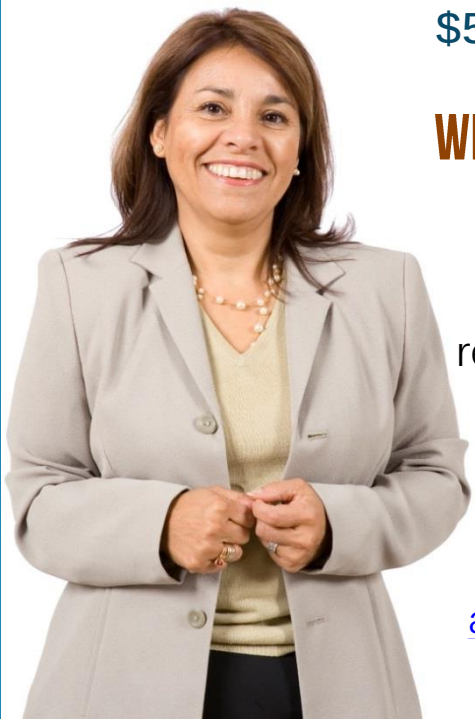


2. REGISTER with code **CSA12**

3. ANSWER five simple questions to find out if you are eligible, then schedule your **no-obligation** consultation with a student loan forgiveness expert to **get started**.

ACTUAL RESULTS FROM A FULL-TIME EMPLOYEE

BEFORE ISLS – Client owed **\$61,320** in principal and interest, and would be making payments of **\$511 per month** for 10 years.



WITH ISLS – Client will receive approximately **\$44,000** in loan forgiveness, and the monthly payments are reduced to **\$142 per month** for 10 years.



CONTACT ISLS

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FAST FACTS

- Average student loan debt for new undergraduates in the US currently stands at **\$26,600**. The highest on record according to the Project on Student Debt.
- Pursuing a Master's of Education will cost on average an additional **\$26,487** in student loan debt.
Source – finaid.org
- The cost of attending college has increased **439%** since 1982.
Source – The Heritage Foundation.

THE PSLF PROGRAM

- The **Public Service Loan Forgiveness (PSLF) Program** was established by Congress with the passage of the College Cost Reduction & Access Act of 2007, enhanced in 2009 & 2012.
- Established to encourage individuals to enter public sectors as **full-time employees**.
- After 120 qualified payments, the remaining **federal student loans balance is forgiven**.
- To be eligible, you must be a full-time employee at a **nonprofit organization** and have **federal loans**, including Subsidized & Unsubsidized Stafford loans, Parent PLUS & Graduate PLUS loans.

SO HOW DOES ISLS MAXIMIZE THE PSLF PROGRAM?


- ISLS **creates strategies** to maximize the PSLF Program for full-time employees.
- For eligible, full-time employees an **individualized strategy** is provided in alignment with a client's **professional and personal goals**.
- ISLS **simplifies** a complicated government process for clients.
- Therefore, the overall **student loan indebtedness is reduced** through ISLS.

VALUE TO YOUR DISTRICT

- Increased number of staff with **advanced degrees**.
- Recruitment – an additional **employee benefit**.
- Retention – provides incentive for staff to **remain in a nonprofit**.
- **Seamless implementation** – no internal resources needed.
- **ZERO cost to your district!**

VALUE TO YOUR EMPLOYEES

- **Enable** staff to pursue advanced degrees much more affordably.
- **Immediately reduce** monthly student loan payments.
- **Eliminate** significant **student loan debt**.
- Employees receive a **personalized, no-obligation** meeting and plan.
- **ISLS completes all** necessary steps on employees' behalf.

In about 3 minutes, staff can see if they qualify using the URL 

1. **VISIT** <http://CESA12.myisls.com>
2. **REGISTER** with code **CSA12**
3. **SCHEDULE** a consultation today!

STEPS TO PROVIDING THIS BENEFIT

NO COST, NO CONTRACT, NO INTERNAL RESOURCES

1

You will receive an **email** from your Cooperative Educational Service agency titled:

Have Student Loan Debt or Going Back to School?



2

Simply forward the email to staff. You may customize it further and a disclaimer is provided at the bottom of the email.



3

Your staff can voluntarily determine if they are eligible for the PSLF Program online, and schedule a free, **no-obligation** consultation with a **student loan forgiveness expert.**



4

ISLS will **share results** with you semi-annually regarding the total amount of student loan forgiveness for your district's employees.



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FUNDAMENTAL STRATEGY

For those who have completed their education, this strategy

- maximizes loan forgiveness.
- provides the lowest monthly payment.

ADVANCED DEGREE STRATEGY

For those pursuing an additional degree, this strategy

- eliminates most out-of-pocket costs.
- reduces monthly student loan payments.

BEFORE ISLS

- Client owed **\$80,500** in principal & interest.
- Client would be making payments of **\$670 per month** for 10 years.

WITH ISLS

- Client will receive approximately **\$61,000** in student loan forgiveness.
- The monthly payments are reduced to **\$160 per month** for 10 years.

BEFORE ISLS

- Client owed **\$114,000** in principal & interest.
- Client would be making payments of **\$950 per month** for 10 years.

WITH ISLS

- Client will receive approximately **\$74,400** in student loan forgiveness.
- The monthly payments are reduced to **\$330 per month** for 10 years.

FUNDAMENTAL STRATEGY & IMPLEMENTATION FEE = \$995

**RETURN ON
INVESTMENT =
6,031%**



ADVANCED DEGREE STRATEGY & IMPLEMENTATION FEE = \$2,950

Generally, no out-of-pocket expenses to the client.

**RETURN ON
INVESTMENT =
2,422%**

