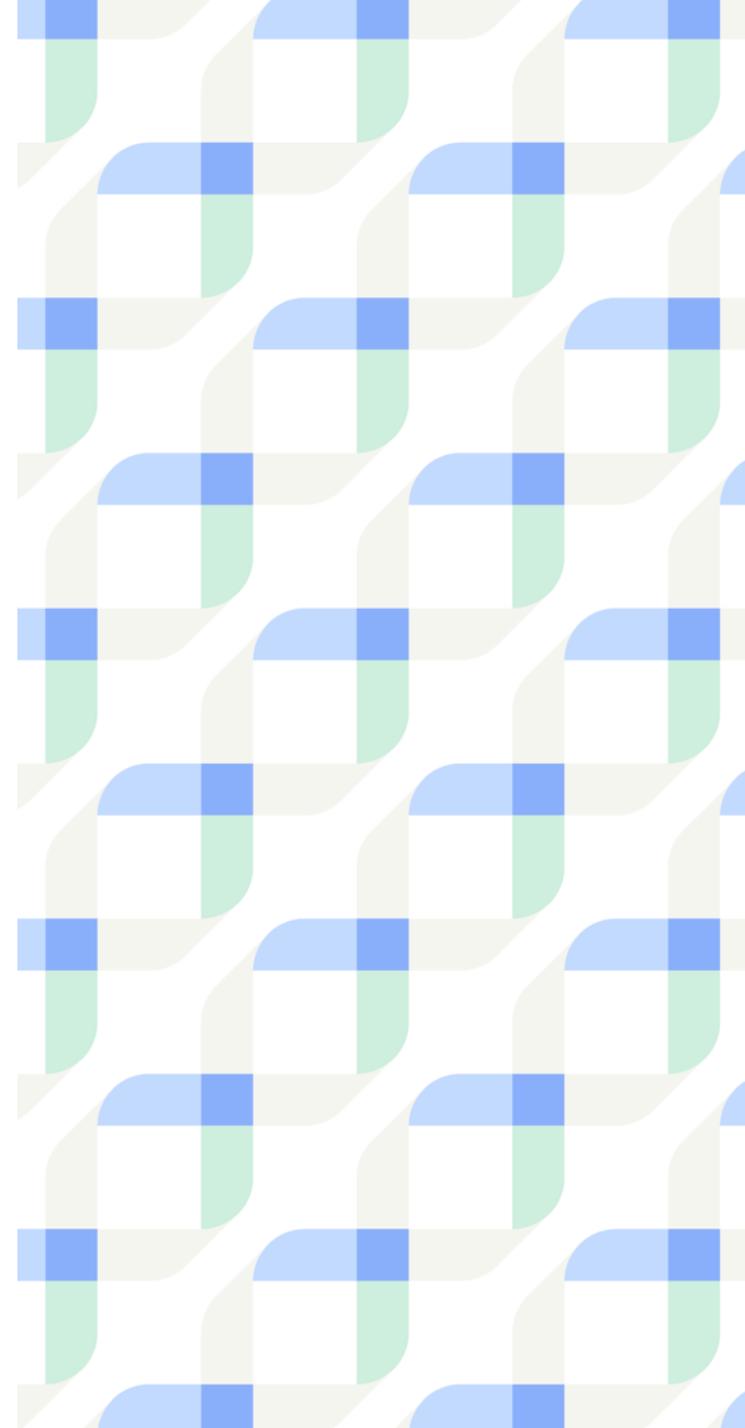




Savi: Student Loan Forgiveness, Made Easy



Gustavus Adolphus 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/gustavus/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 service (time during the COVID-19 payment pause can count towards this time, even if you weren't making payments!)

PLAN OPTIONS Learn more

Savi has found 5 eligible plans.

★★★ **FORGIVENESS ELIGIBLE PLAN** ⓘ

SAVE NEW CONTINUE

Saving On a Valuable Education (SAVE) - Income-Driven Repayment Plan

| | | | |
|--|--|---|---|
| \$113 ★ Monthly Payment \$300 less/mo | \$5,122 ★ Total Payment \$44,489 less | 3yr 8mo ★ Until Repayment 6yr 4mo less | \$38,980 Loan Forgiveness Forgiveness eligible |
|--|--|---|---|

Show Plan Details ▾

Show more plans (4)

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/gustavus/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 \$74 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/gustavus/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

”





¹As 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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