



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://KaneROE.myisls.com>

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



2. REGISTER with code **KANE**

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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ABOUT THE STUDENT LOAN FORGIVENESS PROGRAM

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.
- The cost of attending college has increased **439%** since 1982.

Source – *finaid.org*

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://KaneROE.myisls.com>
2. **REGISTER** with code **KANE**
3. **SCHEDULE** a consultation today!

STEPS TO LAUNCHING THIS NEW PROGRAM:

NO COST, NO CONTRACT, AND NO RESOURCES TO YOUR DISTRICT

1

Your ROE will be forwarding you an email about the AESA Student Loan Forgiveness Program titled: **“Have Student Loan Debt or Going Back to School?!”**



2

To launch this benefit, simply forward that **email** to your staff.



3

Employees 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

Results will be shared with you semi-annually regarding the student loan forgiveness benefit impact across your ROE's service area.



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CLIENT EXAMPLES

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

Flexible repayment options of 2,4,6, and 12 months

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%

