GOOD MORNING
DAY 3

UNLOCK THE POWER OF MEMBER BENEFITS

CTA MEMBER BENEFITS

CALM IN THE CLASSROOM

Anna Evich
Customer Success, Calm
Meredith McRae
Director, Customer Service Calm

MemberBenefits.org/Calm

BREAK

10:30- 10:45

TRAVEL

Where do we want to go?

Use your NEA Travel Program discounts to save more

- Members booking a hotel receive discounted rates up to 20% off at more than one million hotels worldwide
- Members booking a cruise choose from over 30,000 sailings worldwide
- When booking either a hotel or cruise members receive no blackout dates and dedicated phone support

Competitor Analysis – Hotel Search

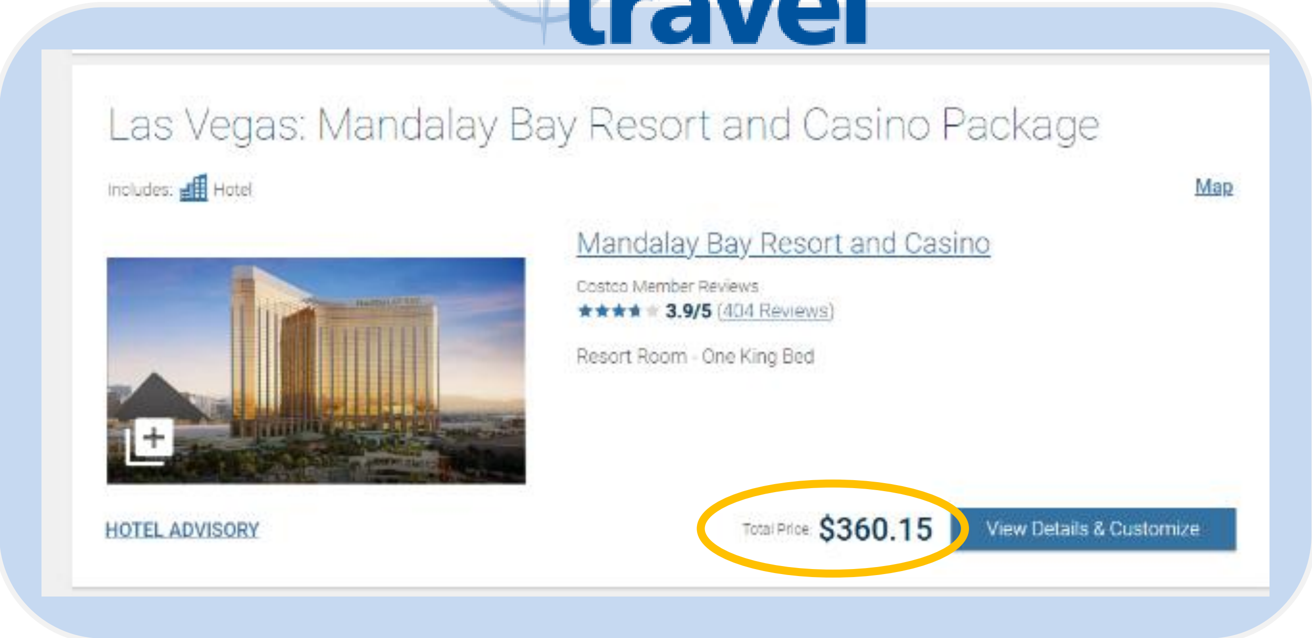
3 Nights in Las Vegas

Best Price

nea Member Benefits Travel Program

Lowest price by: $88.15

Costco travel



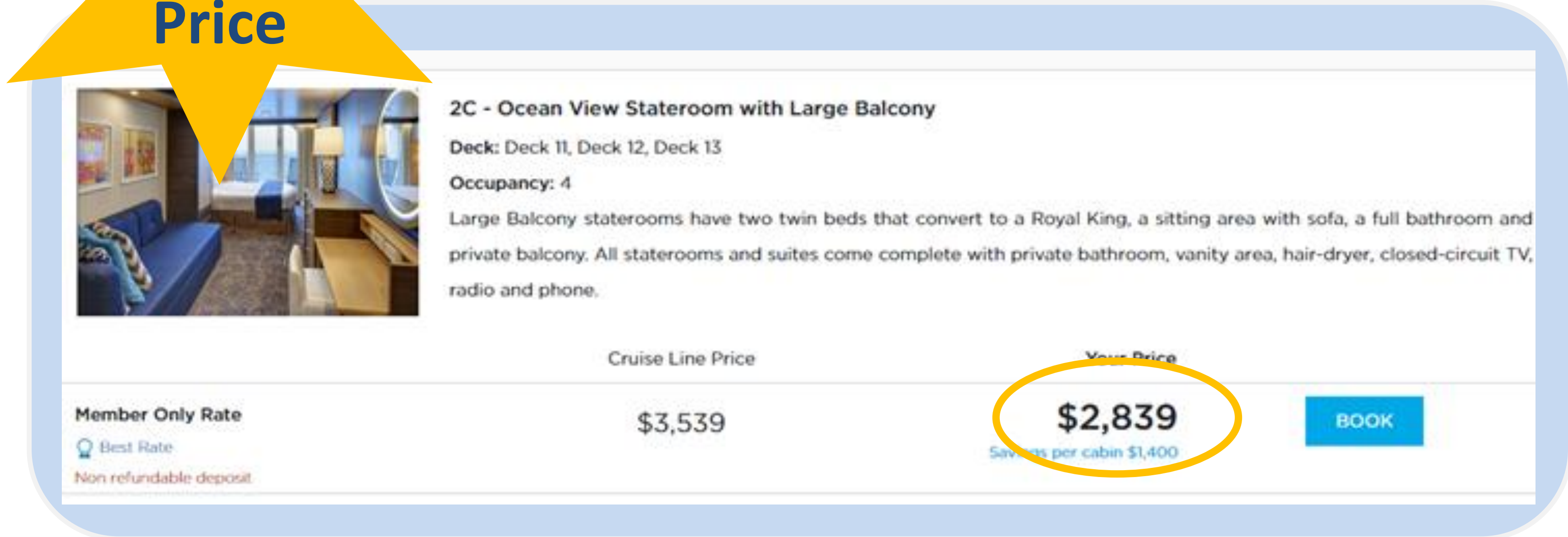
Expedia

Competitor Analysis – Cruise

Royal Carribbean 8-Night Cruise

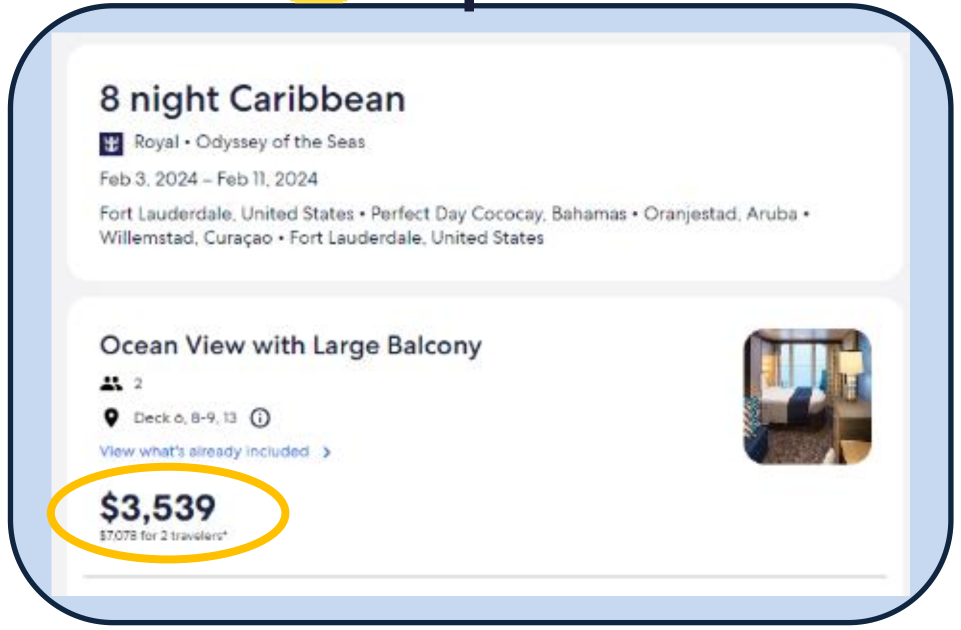
Best Price

nea Member Benefits Travel Program

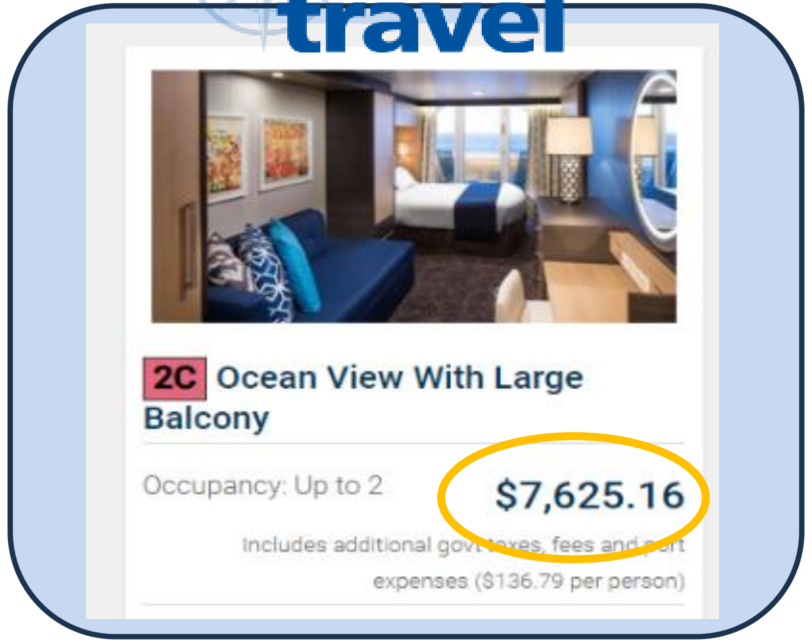


Lowest price by: $700

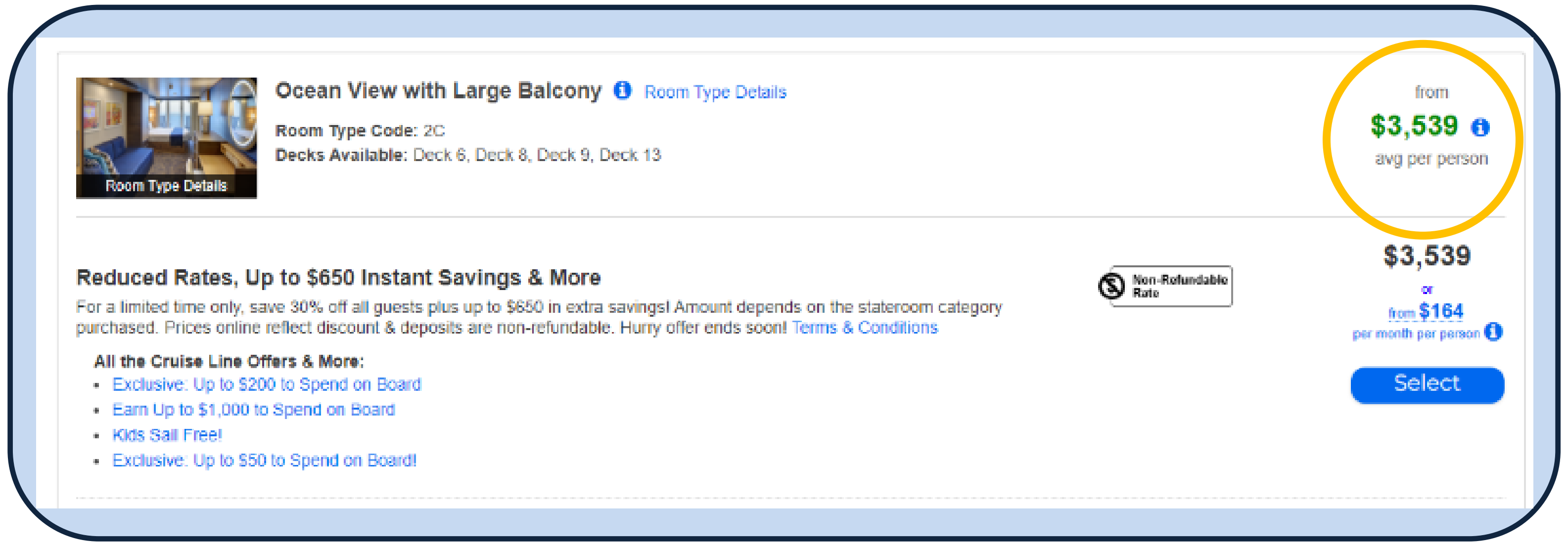
Expedia



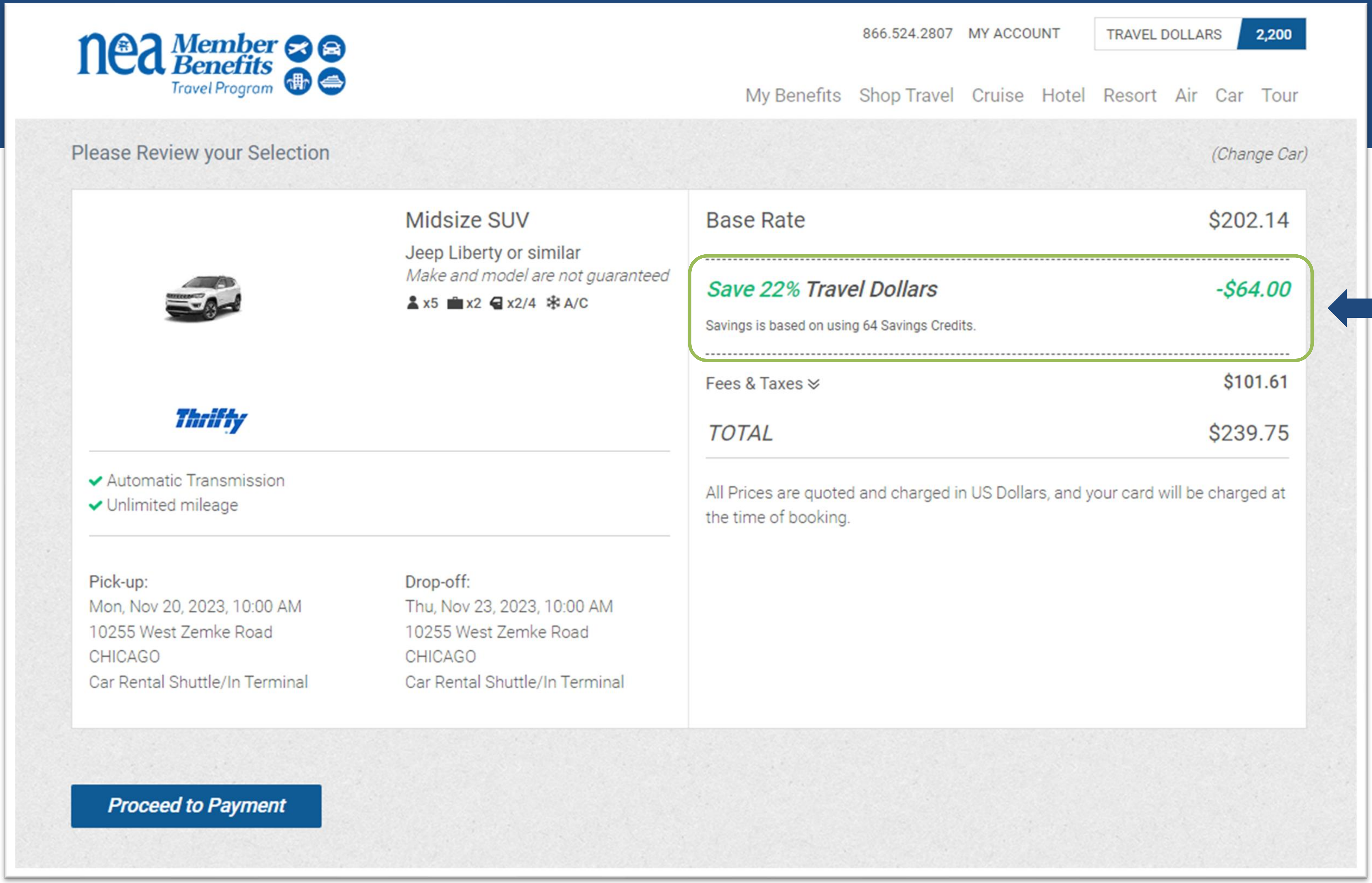
Costco travel



priceline



NEA Travel Dollars Example



NEA Members save 22% or $64 off this car rental

TRAVEL

Guided Tours

Members enjoy:

- ✓ **Over 400,000 trusted experiences across 2,500+ worldwide destinations**
- ✓ **Traveling with confidence** to locations off the beaten path
- ✓ **Finding tour packages** perfect for traveling solo, in pairs, with family or in travel groups of 10 or more
- ✓ **Receiving dedicated phone support** from the NEA Travel concierge team

Educator Discounts on Everyday Expenses

NEA Member Benefits

TRAVEL

NEA® Shop & Dine Program

Members receive:

- ✓ **$1,000 Shop & Dine Dollars** to lower the cost of domestic travel, gift cards, and more
- ✓ **Discounts** on rental cars, airfare, cruises, hotels, resorts and guided tours

NEA Pet Insurance

Members get more:

- ✓ **Your pets are part of the family, so you'd do anything to keep them healthy. But accidents and illnesses can be costly, from a few hundred dollars for an urgent-care visit to thousands of dollars for surgery. Pet insurance helps you give your pets the care they need and also gives you the confidence that you can pay for their veterinary bills.**
- ✓ **Choose from plans that cover accidents, illness and/or routine care**

CREDIT CARD FOR MEMBERS

NEA® Customized Cash Rewards Credit Card

Cardholders receive:

- ✓ *For a limited time:* A member-exclusive online offer for a **$250 Cash Rewards Bonus** after making at least $500 in purchases within the first 90 days of account opening.
- ✓ Option to customize cash rewards by choosing to **earn 6% cash back for the first year (3% cash back + 3% first-year cash back bonus)** in one of 6 popular categories, 2% at grocery stores and wholesale clubs and 1% on all other purchases.
- ✓ Earn 2% and 6% cash back on the first $2,500 in combined grocery store/wholesale club/choice category purchases each quarter, then earn 1% thereafter. After the 3% first-year bonus offer ends, you will earn 2% and 3% cash back on these purchases up to the quarterly maximum.

neamb.com/250

Credit card offers may vary. Offers may not be available elsewhere. This credit card program is issued and administered by Bank of America, N.A. When you use the QRC feature, certain information is collected from your mobile device for business purposes.

061323

NEA Wireless Program

Enjoy exclusive savings on cell phone services

Members receive:

- ✓ **Savings on monthly wireless plans** for the whole family
- ✓ Switch and get **$50 off** every new line **($10 savings each month for the first five months on every new line)**
- ✓ **Add lines** for family or friends **for just $15/month**

NEA Auto Buying Program

Member savings on new and used cars, plus perks and helpful research tools for an easier car buying experience

- Extensive inventory of new and quality preowned vehicles at Certified Dealers nationwide
- Save time by getting real pricing on in-stock inventory before visiting a dealer
- Search top brands, view photos and see what others paid for the car you want, so you can recognize a fair market price
- Report your purchase from a Certified Dealer and enjoy up to $2,000 in post-sale benefits

NEA Discount Tickets

Members receive:

- ✓ Savings of up to **40%** on theme parks (including Disney & Universal Studios)
- ✓ Access to **high-demand** concerts, Broadway shows and sports events
- ✓ Discounts on local **movie tickets**

California Casualty

Auto Insurance
Home Insurance
Renters Insurance

The Highlights pg. 10-11

CTA CALIFORNIA TEACHERS ASSOCIATION
Member Benefits

California Casualty
AUTO AND HOME INSURANCE

CTA
CALIFORNIA
TEACHERS
ASSOCIATION

CTA Members, take advantage of Auto and Home/Renters Insurance that is simple, trusted, affordable, and right for you.

CTA Auto and Home/Renters Insurance

Convenient Services & Educator Benefits

- 24/7, USA-based, emergency claims service
- Flexible payment plans, including EZ Pay with Summer & Holiday Skip payment options
- Free ID Theft Resolution
- Waived deductible for vandalism or collision while parked within 500 feet of school property, a school administrative office, or an education association office; or at a school-sponsored event
- $1,000 coverage for personal property used for school or business while in your vehicle (including up to $500 for any non-electronic property)
- $1,000 coverage for fundraising money
- $3,000 coverage for personal property used for teaching
- Pet Injury protection
- Various Discounts

And! 12-month Rate Guarantee

California Casualty AUTO AND HOME INSURANCE | CTA CALIFORNIA TEACHERS ASSOCIATION

To Learn More
CalCas.com/CTA

Coverage benefit descriptions are an overview only. Complete descriptions are outlined in the actual policy

CELEBRATING 75 YEARS OF PARTNERSHIP

DIAMOND ANNIVERSARY

Member Giveaway!

75 CTA Members will receive $75 e-gift cards.

One lucky CTA Member gets

$750!

$75 e-gift cards

Entry dates Jan-July 2026

$750 Grand Prize

Entry dates Jan-Oct 2026

Winners announced August
and December 2026!

Scan the QR code for a chance to win!

https://secure.mycalcas.com/75years

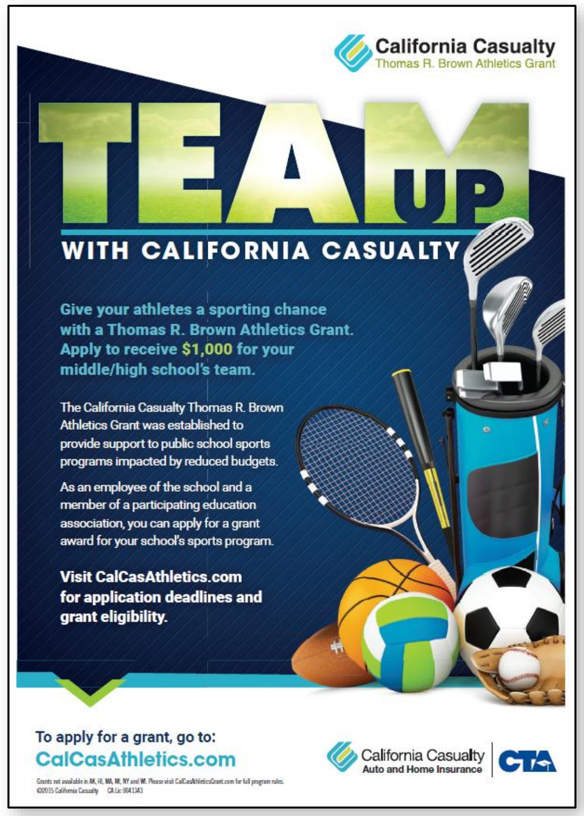
CELEBRATING 75 YEARS 1951-2026

California Casualty

CTA CALIFORNIA TEACHERS ASSOCIATION

Member Engagement Activities

- **Music & Arts Grants**
- **Thomas R. Brown Athletic Grants**
- **Impact Teen Driver Program**
- **Convenient Online Quoting**
- **CTA Member Outreach** (Back to School Events, Local Association Meetings, Statewide Conferences, etc.)



California Casualty
AUTO AND HOME INSURANCE
CTA CALIFORNIA TEACHERS ASSOCIATION

Account Development Managers

Territory by Service Center Council

Amanda Keidel
916.872.5662
- Capital
- Chico
- Feather River
- Shasta Cascade

Gabrielle Piña
909.257.5537
- Central Coast
- Channel Islands
- Fresno/Madera
- Merced/Mariposa
- Sierra
- Stanislaus
- Tulare/Kings

Angie Rajczyk
925.695.4023
- Alcosta
- Delta
- Golden Gate
- Redwood
- Santa Clara

Inez Morales
619.807.4479
- High Desert
- Imperial
- San Diego
- San Gorgonio

Jana Charles
714.679.8496
- Bay Valley
- Orange
- Service Center One
- Southeastern

Email address:
Initial of first name last name@calcas.com Example: jcharles@calcas.com

CTA Access to Savings

- **The Highlights pg. 3-5**

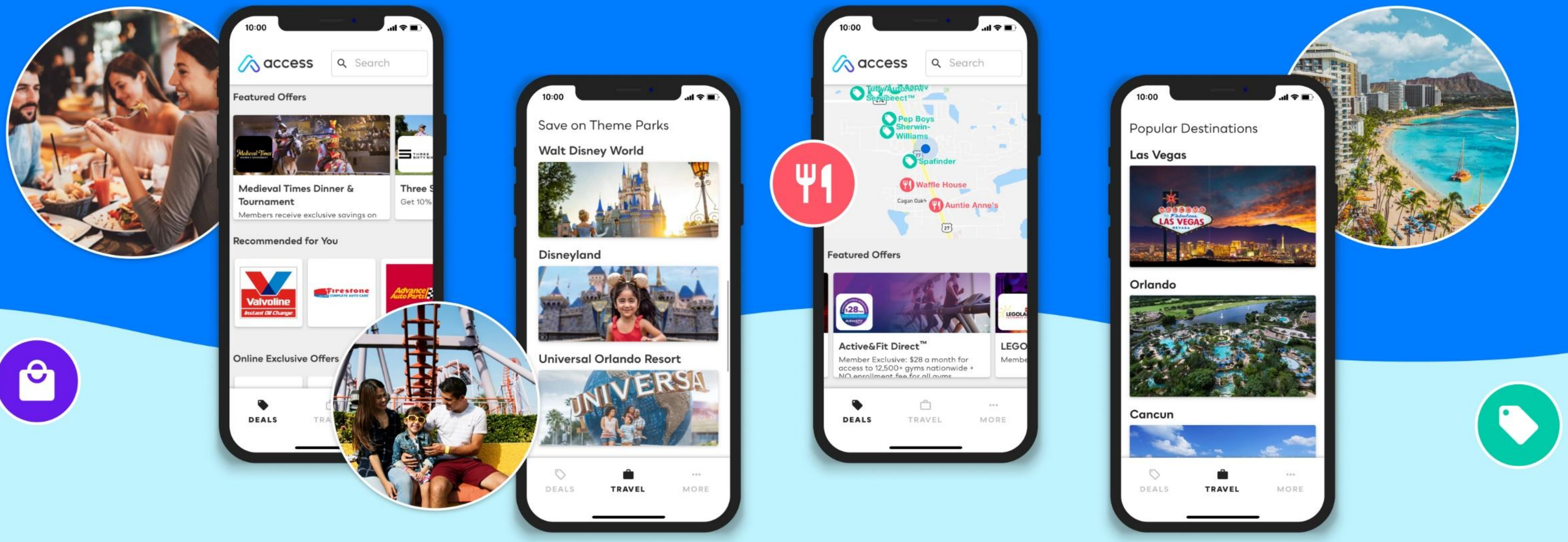
Download the MyDeals app

- **Restaurants**
- **Oil Changes**
- **Clothing stores**
- **Entertainment**
- **Home & Garden**
- **Museums**
- **Explore and find more**

CTA CALIFORNIA TEACHERS ASSOCIATION
Member Benefits

Effortless Savings at Your Fingertips!

The My Deals Mobile app delivers the same fantastic savings from your desktop to your phone!



- **GPS SEARCH:** Intuitive mapping tool that makes finding what you need fast and effortless.
- **NEARBY DEAL ALERTS:** When you're in close proximity to a deal, you'll get a notification.
- **TRAVEL DISCOUNTS:** Save up to 50% on hotels, car rentals, flights, and activities.
- **LOCAL DEALS:** Up to half off delicious eats, shopping, oil changes, movie tickets and more!

Never miss a deal with notifications for nearby deals, discover local discounts in seconds, and access thousands of savings on the go.

Download on the App Store

GET IT ON Google Play

Offers vary by area and participation may be subject to change.

enterprise rent-a-car

CTA Car Rental Program

- **The Highlights pg. 3**

Without Code

Class	Vehicle	Transmission	People	Bags	PAY LATER Per Week	Total
Economy	Mitsubishi Mirage or similar	Automatic	4 People	2 Bags	$372.95	$514.29
Compact	Nissan Versa or similar	Automatic	5 People	2 Bags	$378.42	$521.98
Midsize	Toyota Corolla or similar	Automatic	5 People	3 Bags	$392.49	$541.49
Standard	Volkswagen Jetta or similar	Automatic	5 People	3 Bags	$397.29	$544.91
Compact SUV	Hyundai Kona or similar	Automatic	5 People	3 Bags	$424.97	$578.93

Features & Price Details — Select

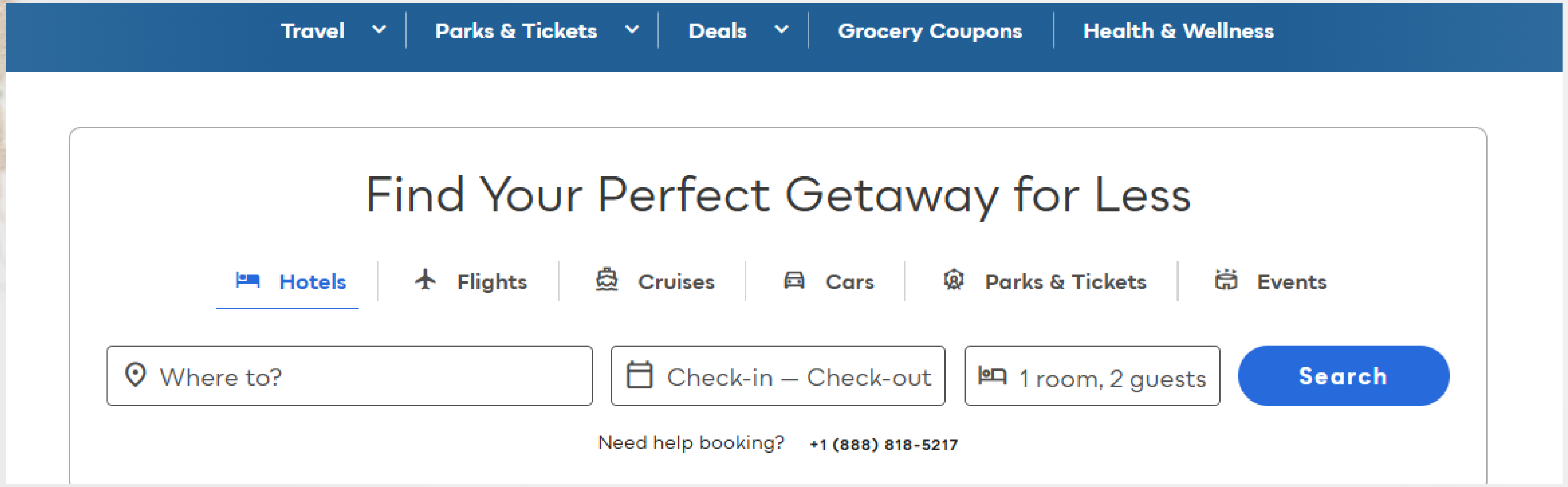
With Code

Class	Vehicle	Transmission	People	Bags	PAY LATER Per Week	Total	Rate
Compact	Nissan Versa or similar	Automatic	5 People	2 Bags	$201.28	$315.88	Custom Rate
Midsize	Toyota Corolla or similar	Automatic	5 People	3 Bags	$201.28	$319.03	Custom Rate
Standard	Volkswagen Jetta or similar	Automatic	5 People	3 Bags	$207.32	$323.88	Custom Rate
Full Size	Chevrolet Malibu or similar	Automatic	5 People	4 Bags	$207.32	$328.64	Custom Rate
Standard Hybrid	Toyota Prius or similar	Automatic	5 People	3 Bags	$289.34	$419.80	Custom Rate

Features & Price Details — Select

Honolulu International Airport June 14-20, 2026

CTA Access to Savings



- **The Highlights pg. 2-4**
- **Book Travel**
  - **Hotels**
  - **Flights**
  - **Cruises**
  - **Cars**
  - **Parks & Tickets**
  - **Events**
  - **Explore and find more**

CALIFORNIA TEACHERS ASSOCIATION
Member Benefits

CTA Access to Savings: Hotels

Room, 1 Bedroom (interior)
✓ Free Cancellation
1 Queen Bed, 1 Full Bed
Sleeps 4
ROOM DETAILS
You save $155/night
$227
$1,898 total for 7 nights
Includes Taxes & Fees
Book Now

Room, 1 Bedroom, Corner
✓ Free Cancellation
1 Queen Bed, 1 Full Bed
Sleeps 4
ROOM DETAILS
You save $161/night
$235
$1,968 total for 7 nights
Includes Taxes & Fees
Book Now

One Bedroom Interior
Only 1 room left · 1 Queen bed · Sleeps 4 · 460 sq ft
- Full Kitchen
- Sleeps up to 4 Guests
- 1Queen Bed & 1Queen Sofabed

Room Details
Best Available Rate
✓ Free cancellation up to 4:00 PM 7 days before arrival
Book now and enjoy our most flexible rate.
$274.80
or from $41/mo
Per Night
Includes all fees, excludes taxes
BOOK NOW

One Bedroom Corner
Only 1 room left · 1 Queen bed · Sleeps 4 · 557 sq ft
- Full Kitchen
- Sleeps up to 4 Guests
- 1Queen Bed & 1Queen Sofabed

Room Details
Best Available Rate
✓ Free cancellation up to 4:00 PM 7 days before arrival
Book now and enjoy our most flexible rate.
$284.90
or from $43/mo
Per Night
Includes all fees, excludes taxes
BOOK NOW

Access Hotels
Bedroom Interior: $1,898.00
Bedroom Corner: $1,968.00

Hotel Site
Bedroom Interior: $2,265.05
Bedroom Corner: $2,348.32

LUNCH

11:30- 1:00

The Standard

Disability Insurance
Life Insurance

The Highlights pg. 7-9

CTA CALIFORNIA TEACHERS ASSOCIATION
Member Benefits

Newly hired members and district transfers can apply without answering health questions:

- Within **270 days** of starting work at a new district
- Disability insurance
- Up to $400,000 of Life insurance[1]
- Family coverage options

Learn more and apply online at
[standard.com/cta/newhire]

CTA MEMBER BENEFITS

Speak with Members early about their options

District Section 125 Cafeteria Plan Administrators may be insurance agents that may use required new hire open enrollment meetings (sometimes 1-on-1) to sell optional, sometimes high-cost, insurance products (cancer, life and disability insurance, annuity retirement accounts, and more).

Encourage members to visit to compare coverage, premium, and enroll in the CTA-endorsed plan.

Focused on New Hires:
standard.com/cta/newhire

The Standard's Leader Resource Center:
standard.com/ctaleader

1 Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75, and 30% of the amount in force at age 80. Offer not available to retirees.

CTA-endorsed Disability and Life Insurance

TheStandard

Life Insurance:

- Member coverage options from $25,000 to $400,000[1]
- Matching Accidental Death and Dismemberment (AD&D) coverage is automatically included (up to $200,000)
- Spouse/domestic partner and dependents coverage options

Disability Insurance:

- Disability insurance helps protect your paycheck if you're unable to work due to illness, injury, pregnancy or childbirth.
- Replaces up to 80% of your regular daily contract salary, minus any deductible income.[2]
- Includes additional benefits at no extra cost.

Top causes of disability claims for CTA members*

- Pregnancy
- Mental Health Conditions
- Muscle/Bone Disorders
- Cancer
- Reproductive/ Urinary
- Accidents/ Fractures

* Based on the claims decisions data developed by The Standard for period of 8/1/20 – 7/31/23.

1 Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75, and 30% of the amount in force at age 80. Offer not available to retirees.

2 Examples of deductible income include: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits.

Extra Benefits at No Extra Cost

Plan participants on an approved Disability claim may qualify for additional benefits if they meet additional specific criteria:

Student Loan Benefit: a weekly benefit paid for up to six months if you have an active student loan while on an approved disability claim.

Cancer Benefit: a weekly benefit paid for up to six months if your approved disability claim is due to cancer.

Summer Benefit: a weekly benefit if you become or continue to be Disabled during the months of June and/or July.[1]

These benefits are paid directly to CTA members in addition to the disability benefits and can help pay for everyday expenses like student loans, rent/mortgage or child care.

1 Summer Benefit is offered by CTA to eligible members who meet additional specific criteria during the months of June and July. CTA provides this benefit at no extra cost, and The Standard acts as the claims administrator of this benefit. Summer Benefit is not provided under the Voluntary Disability insurance policy.

Leaders: Contact Your Benefits Consultant at The Standard

CTA Benefits Consultant	Contact	Service Center Councils
 **Sophie Imbuelten**	707.322.8477 sophie.imbuelten@standard.com	Alcosta, Golden Gate, Redwood, Santa Clara
 **Suzanne Reilly**	916.292.1595 suzanne.reilly@standard.com	Capital, Chico, Delta, Feather River, Merced/Mariposa, Shasta Cascade, Stanislaus
 **Lizbeth Rodriguez**	951.206.3584 lizbeth.rodriguez@standard.com	High Desert, San Gorgonio, Service Center One, Southeastern
 **Theresa Vaughn**	951.204.5419 theresa.vaughn@standard.com	Bay Valley, Imperial County, Orange, San Diego
 **Yvette Steptoe**	323.219.7572 yvette.steptoe@standard.com	Central Coast, Channel Islands, Fresno/Madera, Sierra, Tulare/Kings

Unlock

Member Benefits by joining CTA/NEA Retired

www.cta.org/retired

VSP Vision Savings Pass™

Frequency	Exam every calendar year Materials unlimited
Copay	Exam covered after $50 patient payment* Retinal screening not to exceed $39
Prescription Glasses	Lenses are covered using schedule of patient payments Frames 25% off retail frame cost with purchase of complete pair of glasses 20% off unlimited non-prescription sunglasses**
Contact Lens Exam	15% off contact lens exam**

*Cost only available with the purchase of a complete pair of glasses; otherwise, member will receive 20% off U&C
**Based on applicable laws, benefit may vary by doctor location

Vision Discount Program for **CTA/NEA-Retired**

The discount program available from Vision Service Plan (VSP) participating providers only*

<u>The VSP Savings Pass discount program includes:</u>

- **Eye Exam:** $50 with purchase of complete prescription glasses, 20% discount without purchase
- **Eyeglasses:** Fixed pricing on lenses with the purchase of a complete pair of prescription glasses. 25% discount on cosmetic lens options, and 20% discount on sunglasses
- **Contact Lenses:** 15% off VSP network doctors' contact lens exam fees
- **TruHearing Plan:** Exclusive savings offered to VSP members, dependents and extended family through TruHearing. Visit vsp.truhearing.com or call 877-396-7194 for more information.

**Discounts are available through the VSP network doctor who provided an eye exam within the last 12 months and a NEA/CTA-Retired membership number must be presented at the time of visit. Join NEA/CTA-Retired at www.cta.org/retired.*

Hearing aid discount program

NATIONWIDE NETWORK OF MORE THAN 7,000 LICENSED HEARING AID PROFESSIONALS

Straightforward, nationally fixed pricing on a wide selection of hearing aids

1-YEAR OF FREE VISITS FOR FITTING, ADJUSTMENTS, AND CLEANING

80 free batteries per hearing aid

TruHearing®

NEA® Retiree Health Program

Members get more:

- ✓ Get help paying for costs **not covered by Medicare**
- ✓ Benefits that **automatically increase** to cover Medicare's gaps
- ✓ **Additional discounts** on dental care, vision care, hearing care and more

neamb.com/start

112923

HEALTH & WELLNESS

NEA® Retiree Health Program

HOW IT WORKS

Start your coverage and protect your future

Learn more about the NEA® Retiree Health Program

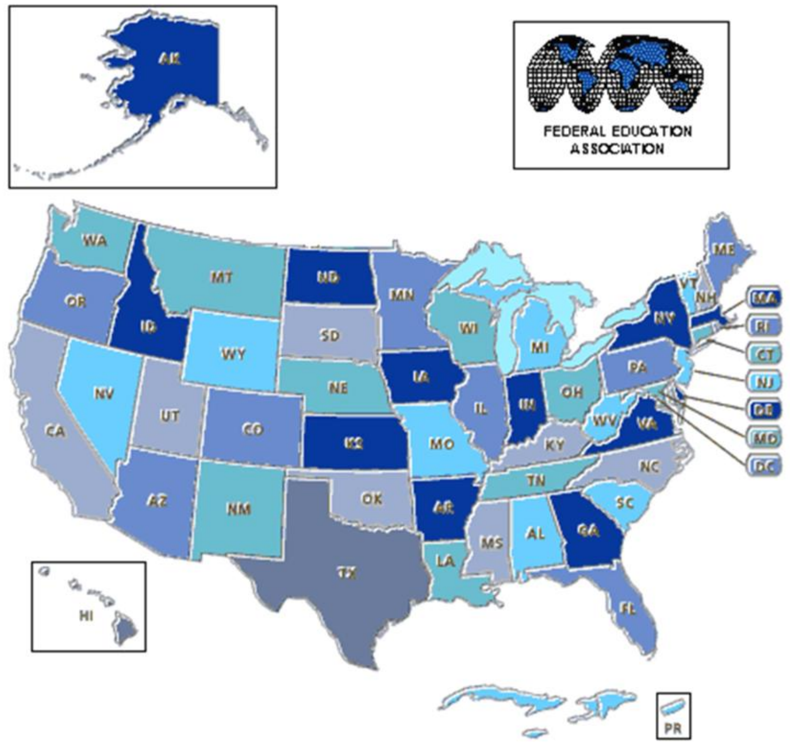
- Check Rates by State with this interactive map.
- Learn about Eligibility & Guaranteed Acceptance and Read Additional Provisions.
- For a summary of benefits and comparison of all Medicare supplement plans in the program, see the NEA Retiree Health Program: Summary of Benefits.
- Learn about the Best Benefits Discount Program, Including Emergency Travel Service
- Read about Medicare Advantage (Part C).
- Glossary of insurance terms.

NEA Retiree Health Program Rates

For policies effective 1/1/2023 - 12/31/2023

Rates for the NEA Retiree Health Program are determined by state, in some cases, by ZIP Code.

Click a state on the map or select a state from the drop-down menu below.



State (Area)

-- Select A State --

Get a Quote

NEA Long-Term Care Program

Members get more:

- ✓ **Maintain quality of life** without jeopardizing savings
- ✓ **Exclusive rates** for members and their loved ones
- ✓ Variety of plan options available

neamb.com/start

HEALTH & WELLNESS

NEA® Dental and Vision Insurance Program

Members get more:

- ✓ **Comprehensive coverage** on routine exams and preventive care
- ✓ Bundle vision and dental for **lower rates**
- ✓ **Special retiree plan** for members who are age 55 and up

neamb.com/start

112923

GENERATION DEBT

KEYS TO SUCCESS: STUDENT LOANS

Day 2

Unlock
Student Loan Forgiveness

The Highlights pg. 18

CTA CALIFORNIA TEACHERS ASSOCIATION Member Benefits

nea Member Benefits

NEA Student Debt Navigator

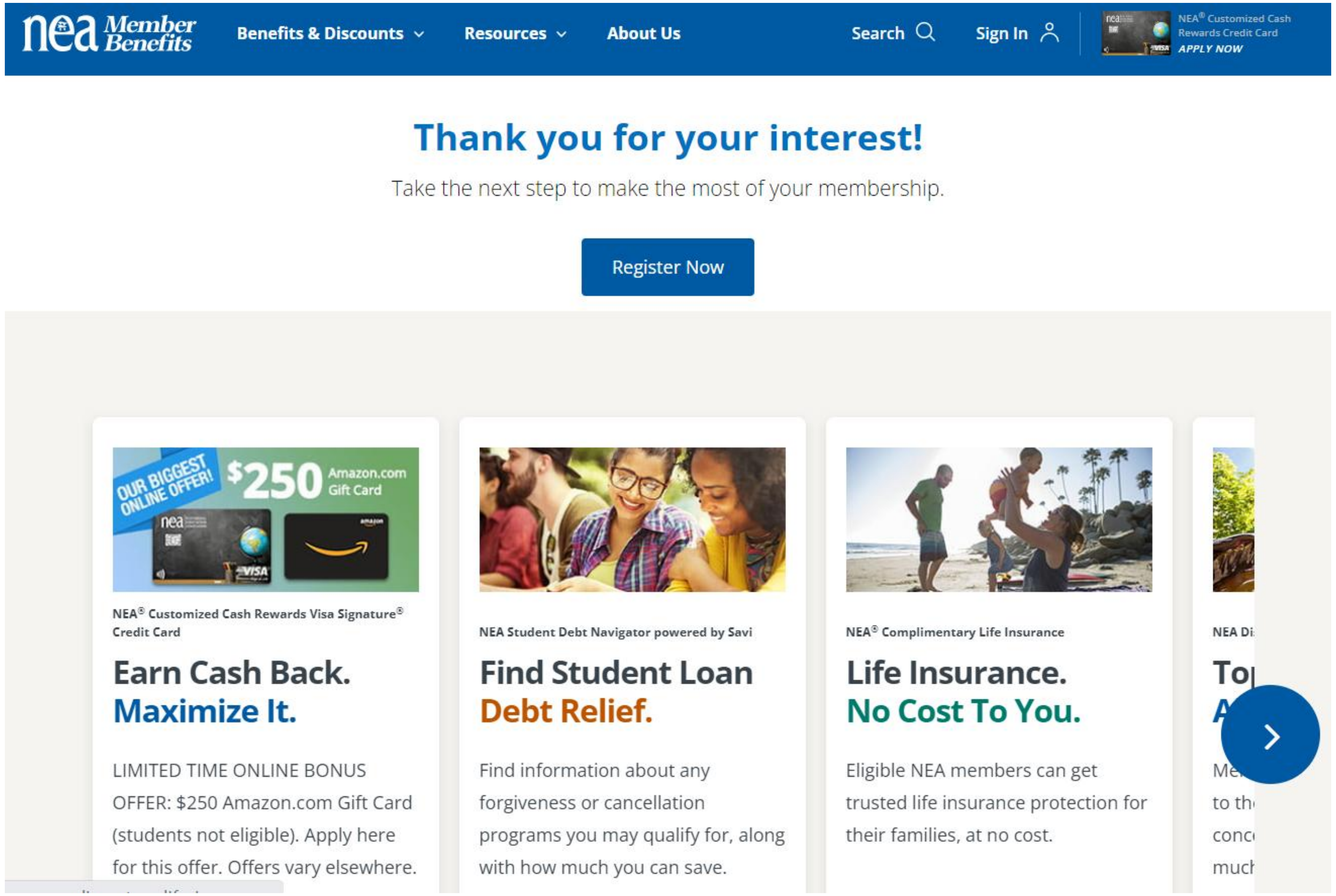
- **The Highlights pg. 18**

CTA Member Benefits Student Loan Resource Page

- PowerPoint
- 2 Applications
- Savi Flyer
- RSVP for monthly "Generation Debt: Student Loan Forgiveness" sessions

CTA CALIFORNIA TEACHERS ASSOCIATION
Member Benefits

GO TO: neamb.com/start



neamb.com/start

- Name your Comp Life Beneficiary
- Explore discount programs; Tickets, Travel, Marketplace
- Subscribe to one of our newsletters
- Sign-up for the sweepstakes…and much more

NO-COST BENEFITS

NEA® Student Debt Navigator

Members receive:

- ✓ One free year of this online tool to determine eligibility for federal programs to potentially reduce or more efficiently **manage student loan debt**
- ✓ Members who use this benefit **save an average of $2,000** annually on their student loans

While waiting, log-in
www.neamb.com/start

neamb.com/start

Navigating Your Student Loan Debt

With support from NEA Member Benefits

David Glenn
dglenn@neamb.com
NEA Member Benefits
Affiliate Relations Specialist

Sean L. Mabey
smabey@cta.org
CTA Member Benefits
Consultant

Disclaimer

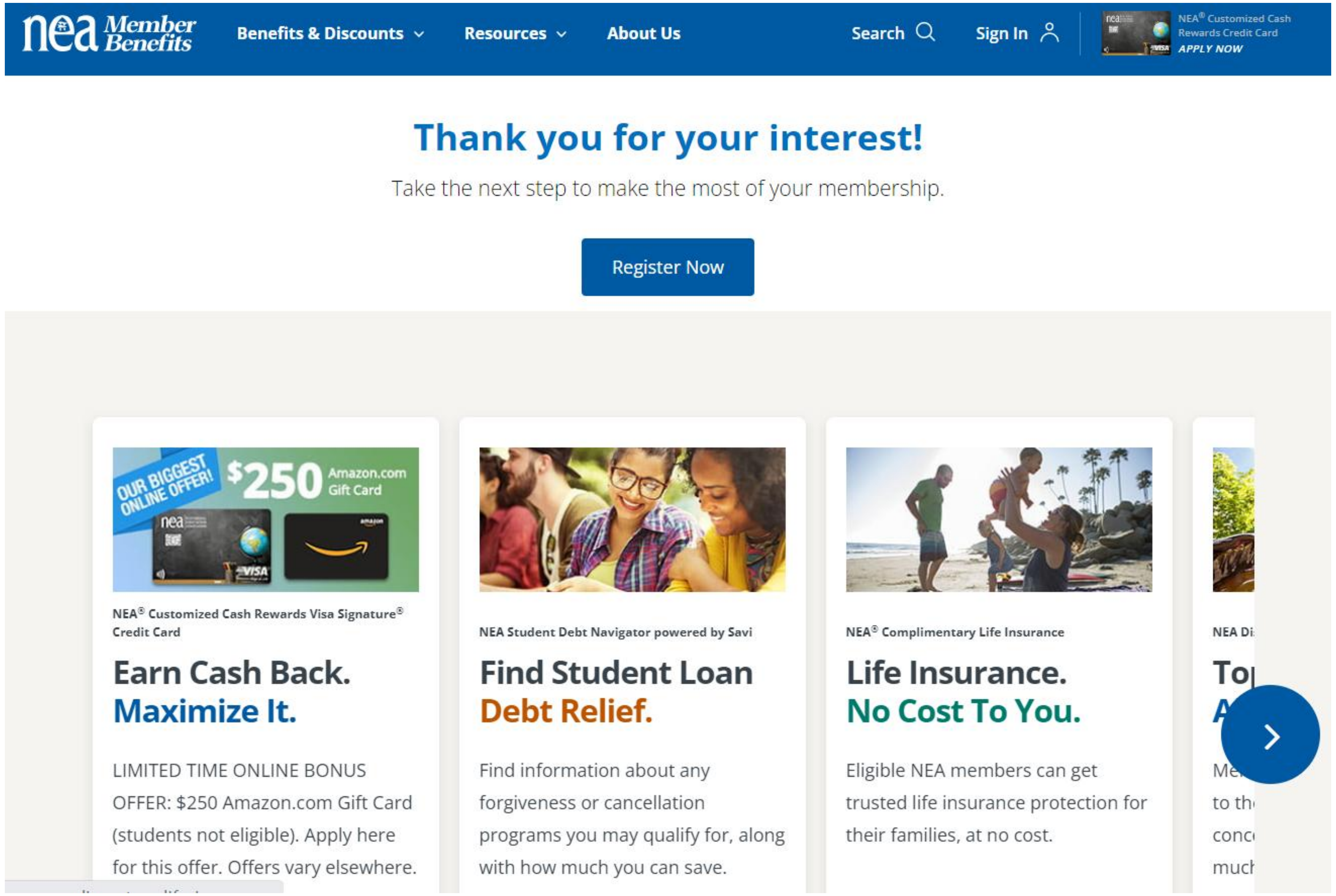
This presentation represents the situation and regulations existing as of the date of the presentation only and may not be accurate at any future date. Use of this presentation content outside of the live presentation is not recommended, as information and situations may change. Further, today's presentation is intended to provide information, and does not constitute legal or financial advice. Members are advised to seek counsel from legal, financial, or other relevant professionals about their personal situation prior to making any decisions.

This presentation is accurate as of: July 6, 2026

Agenda

- **NEA Member Benefits – who we are and how we help make members' lives better**
- **Student Loan Servicers**
- **Understanding TLF and PSLF**
- **Income Driven Repayment Plans**
- **Policy Updates**
- **Getting Started with the NEA Student Debt Navigator**

GO TO: neamb.com/start



neamb.com/start

www.CTAMemberBenefits.org

CTA Member Benefits Student Loan Resource Page

Monday August 10, 2026
Thursday September 10, 2026
Wednesday October 14, 2026
Monday November 9, 2026
Wednesday December 16, 2026
Monday January 11, 2027
Wednesday February 17, 2027
Tuesday March 9, 2027
Thursday April 15, 2027

CTA CALIFORNIA TEACHERS ASSOCIATION Member Benefits

www.CTAMemberBenefits.org

Understanding Federal Loans:

Servicers

EdFinancial SERVICES

nelnet®

aidvantage

MOHELA®

CRI CENTRAL RESEARCH, INC.

New!

Understanding
Student Loan Forgiveness Programs and Eligibility

Loan Forgiveness Programs

Teacher Loan Forgiveness (TLF)

General Requirements:

- **Subsidized and unsubsidized Stafford loans from the FFELP and/or the William D. Ford Federal Direct Loan Program are eligible.**
- **You are a new borrower (no outstanding balance on a Federal Loan before October 1, 1998)**
- **You have been employed for at least five consecutive years in an eligible elementary or secondary school (listed in TCLI Directory, Teacher Cancellation Low Income)**

Teacher Loan Forgiveness (TLF)

General Requirements continued…

- You are not in default on the loan for which you are seeking forgiveness
- You have not received a benefit for the same teaching service through the AmeriCorps Program
- At least one of your five years of qualifying teaching service must be after the 1997-98 academic year
- You received the loan for which you are requesting forgiveness before the end of your fifth year of qualifying teaching service

Loan Forgiveness Programs

Teacher Loan Forgiveness (TLF)

How Much Is Forgiven…

- **Certain highly qualified special education and secondary mathematics or science teachers can qualify for up to $17,500 in forgiveness. Other eligible teachers can qualify for up to $5,000**
- **You apply for TLF after you have completed the five-year teaching requirement**
- **School librarians/media specialists, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.**

Public Service Loan Forgiveness (PSLF)

- **Complete loan balance forgiveness**
- **Eligible after you have made 120 qualifying payments under a qualified repayment plan while working full-time for a qualifying employer**
- **Not required to be consecutive, only cumulative**
- **Direct Loans or loans consolidated into Direct Loans**
- **Strongly recommend that paperwork is filed annually**

Loan Forgiveness Programs

PSLF Criteria:

1

Qualifying Employer

Government organizations at any level (federal, state, local, or tribal), not-for-profit 501(c)3s

Must work min. 30 hours per week

Can combine multiple/part-time employment to qualify
(all employers must be eligible)

Public Service Loan Forgiveness (PSLF Program)

- Effective January 1st, 2021, Ed Code 87489 (e) was amended to say that for the purposes of public service loan forgiveness program application qualifications, the college district shall credit faculty with 3.35 hours for each hour of lecture/work.

- 9 hours of course work meets this requirement.

Loan Forgiveness Programs

PSLF Criteria:

2

Qualifying Loans

Direct Federal Loans only

Consolidate Parent PLUS & FFEL

IMPORTANT TO KNOW:
Parent Plus loan are more complicated in several ways, but there is a loophole.

Borrowers who consolidated their loans with a spouse (Joint Spousal Consolidation Loan) will have to wait. Congress passed legislation to allow separation of such loans but the rules to do so aren't expected until late 2024.

Loan Forgiveness Programs

PSLF Criteria:

3

Qualifying Repayment Plan

Income-Driven Repayment Plan

On-Time and full monthly payments

Income-Driven Repayment Plans

The Basics

- Primary IDR plans: **PAYE, IBR, ICR**
  - *SAVE plan formerly but on-hold due to lawsuits*
- Caps payment based on your **income** & **family size**
- Payments capped at 10-20% of discretionary income
  - Part of your income is set aside to cover the cost of living. The leftover amount is called discretionary income, and this is what your payment is based on.
  - Ex: Single, no dependents, income: $52,000 = $160/month
- Low-income borrowers could be approved for **$0 payments**
- Yearly income recertification required to maintain eligibility
  - Can submit a form online or call servicer. Key to keep your records!

Income-Driven Repayment Plans Receiving Forgiveness

- Eligible to have remaining balance forgiven after 20-25 years of payments
  - Because it forgives remaining balances, the less you pay, the more you get forgiven!
  - Tax-free forgiveness until 2025, otherwise considered taxable income
- How long you pay for depends on a few factors like plan and loan type
  - PAYE: 20 years
  - IBR: 20 years if borrowed after 2014, 25 years if borrowed before 2014
  - ICR: 25 years
- No application is needed to receive this forgiveness, it is don
  automatically after paying for the required amount of time

Understanding
Policy Updates

Information is accurate as of: July 6, 2026

Policy Updates:
Current State of IDR Plans

- **The SAVE Plan has been eliminated and borrowers need to enroll in a new Income Driven Repayment (IDR)**
  - Other IDR plans (PAYE, ICR, IBR, and RAP) are available to enroll
  - Application processing recently resumed after being on pause since February. Expect application delays when enrolling or switching IDR plans

EFFECTIVE JULY 1, 2026

What's Changing July 1

RAP Launches

- Replaces SAVE as the new income-driven plan
- Payments: 1–10% of total AGI ($10 minimum)
- $50 reduction per dependent (floor: $10)
- Unpaid interest fully waived on-time
- Full forgiveness after 30 years (360 payments)
- PSLF-qualifying — counts toward forgiveness

Note: Lock-in rule: taking any new loan after July 1 makes RAP your only IDR option for all loans.

SAVE Plan Ends

- 7.5M borrowers must exit SAVE and pick a new plan
- July 1: Servicers issue 90-day transition notices
- If you do not switch repayment plans by your 90-day deadline, you will be auto-enrolled in Standard/Tiered Standard
- SAVE forbearance months do NOT count toward PSLF
- 576K+ IDR applications already in backlog — apply early

Action: Log into Savi now to compare replacement plans before your notice arrives.

New Borrowing Caps

- Grad PLUS loans eliminated for new borrowers
- Graduate students: $20,500/yr, $100,000 lifetime
- Professional students: $50,000/yr, $200,000 lifetime
- Parent PLUS: $20,000/yr, $65,000 per dependent
- Overall lifetime cap: $257,500 across all loans
- Exception: borrowers enrolled in a program before July 1, 2026 who already received a loan can continue under prior limits for the lesser of 3 years or expected time to credential, if continuously enrolled.

Note: Schools can set their own programmatic caps below federal limits.

Parent PLUS Loans

- If your Parent PLUS loans were consolidated before July 1 → they retain ICR (until 2028) and IBR plan access
- If your Parent PLUS loans were not consolidated before July 1→ permanently locked out of all IDR and forgiveness; fixed repayment only

Warning: Taking any new Parent PLUS loan after July 1 forfeits IDR access for ALL Parent PLUS loans, including previously consolidated ones

Get started today at neamb.com/products/nea-student-debt-navigator

The New Repayment System: RAP Launches July 1

The **Repayment Assistance Plan (RAP)** is the federal government's new income-driven repayment structure launching July 1, 2026. It replaces several existing programs and introduces new rules borrowers must understand.

Payment Structure

1–10% of adjusted gross income. **Minimum $10/month.** No more $0 payment option under RAP.

Forgiveness Timeline

IDR forgiveness after **30 years**. PSLF forgiveness remains at **10 years** with qualifying employment.

Interest Protections

Unpaid interest canceled monthly if you make your payment. Principal decreases by at least **$50/month**.

Parent PLUS Warning

New Parent PLUS loans after July 1 are **NOT eligible** for RAP or any IDR plan.

Existing borrowers can remain on current IDR plans through July 2028, then choose RAP or IBR.
Savi will help compare all your options.

savi

Policy Updates:
Impact of Late / Missed Payments

- Beginning in January 2025, **late and/or missed payments can incur the following penalties**:
    - **Credit Score Impact:** Even one missed payment can be reported to credit bureaus, potentially lowering your score.
    - **Delinquency:** Occurs after 3 consecutive missed payments.
    - **Default:** Defined as 9 consecutive missed payments.
        - May trigger collections activity or wage garnishment notifications.
        - Loss of federal loan benefits

If you are struggling to make your payment, be proactive and use the NEA Student Debt Navigator for help.

Advice:
Document Your Monthly Payments

- Visit your bank or credit union each month and take a screen shot of your student loan payment withdrawl.
- Visit your loan servicer and/or the US Department of Education
  - If enrolled in PSLF, visit Mohela and ensure your payment was documented as a “Qualifying Payment.”
  - Document payment made on the loan servicer website

Student Loans Are Moving to Treasury

On March 19, ED announced an interagency agreement transferring operational management of the $1.7 trillion federal student loan portfolio to the Treasury Department.

PHASE 1	PHASE 2	PHASE 3
Treasury takes over collections on ~9 million defaulted loans using private collection agencies.	Treasury assumes operations for non-defaulted loan servicing for all borrowers.	FAFSA, Pell Grants, and remaining FSA operations transition to Treasury.

Nothing changes for you today. Your servicer, repayment plan, payment amount, and forgiveness progress are unchanged. Continue making payments as normal.

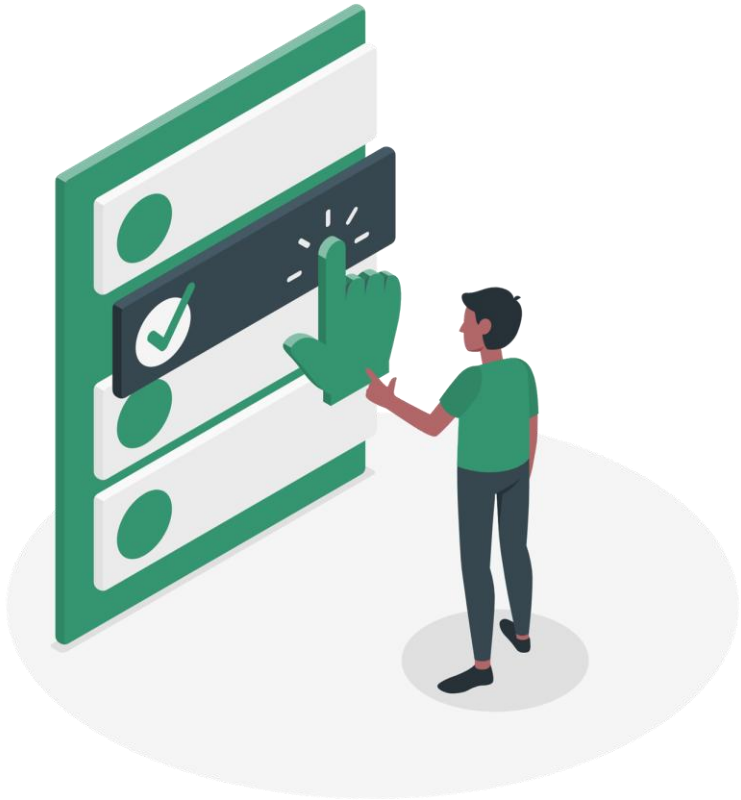
What to do: Confirm access to your servicer account, keep records of your payments, and watch for updates.
If you're in default: explore rehabilitation or consolidation before Treasury's operations are fully in place.

Getting Started
With the NEA Student Debt Navigator

How to Use Savi: Three Simple Steps!

Start An Application

Add your info to your application so we can crunch the numbers



See Your Options

Explore personalized repayment and forgiveness options

Submit & Save

We'll submit your applications to get you those savings

Getting Started - Sign in to NEA Member Benefits

Visit NEAMB.com/start

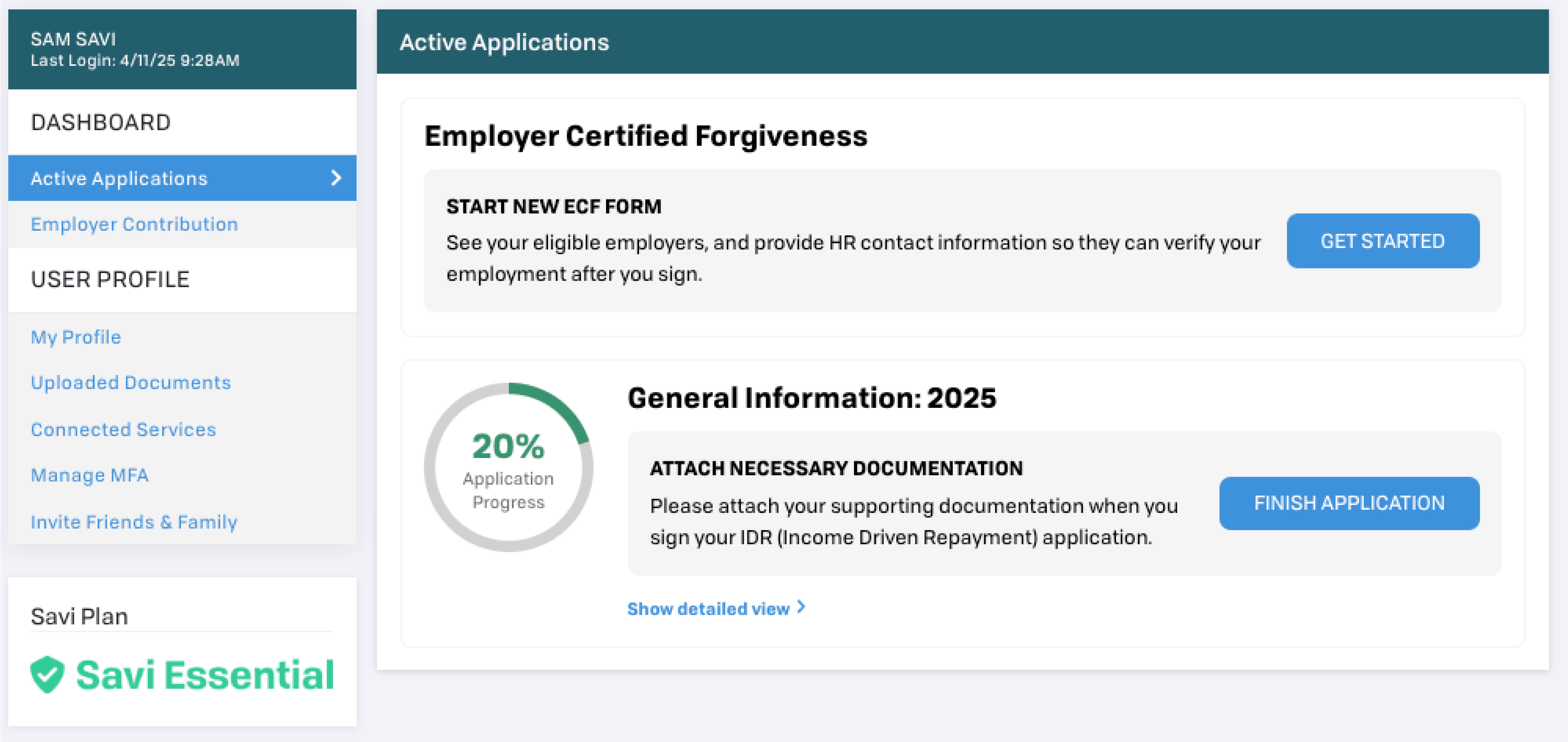
Money ›

NEA Student Debt Navigator

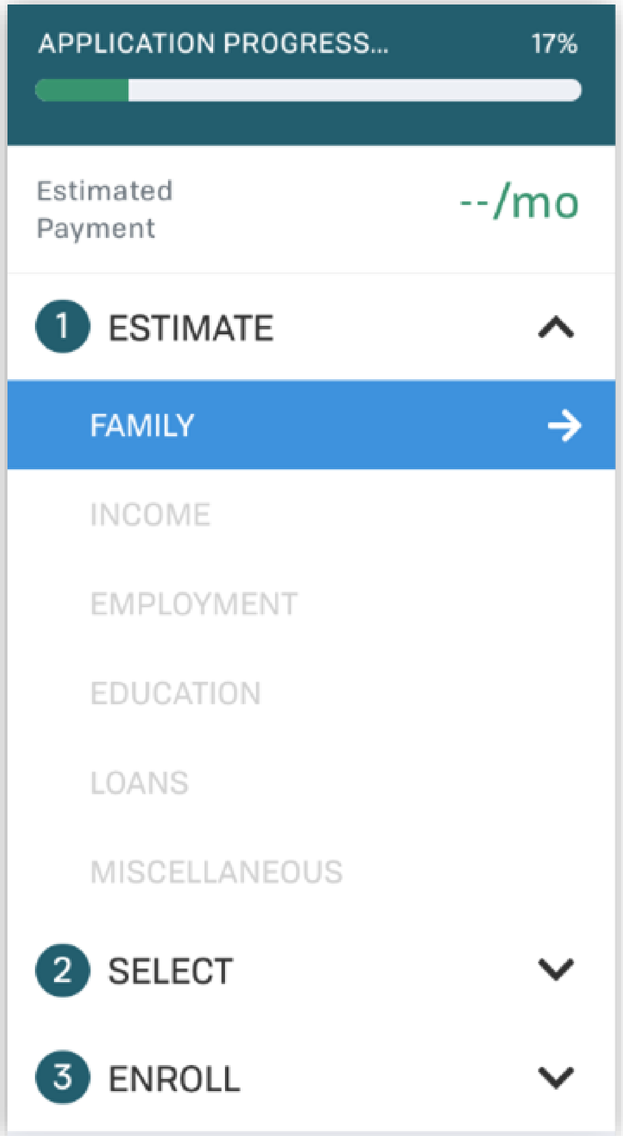
Access this student debt relief tool for teachers to find legitimate options to better manage your student loan debt.

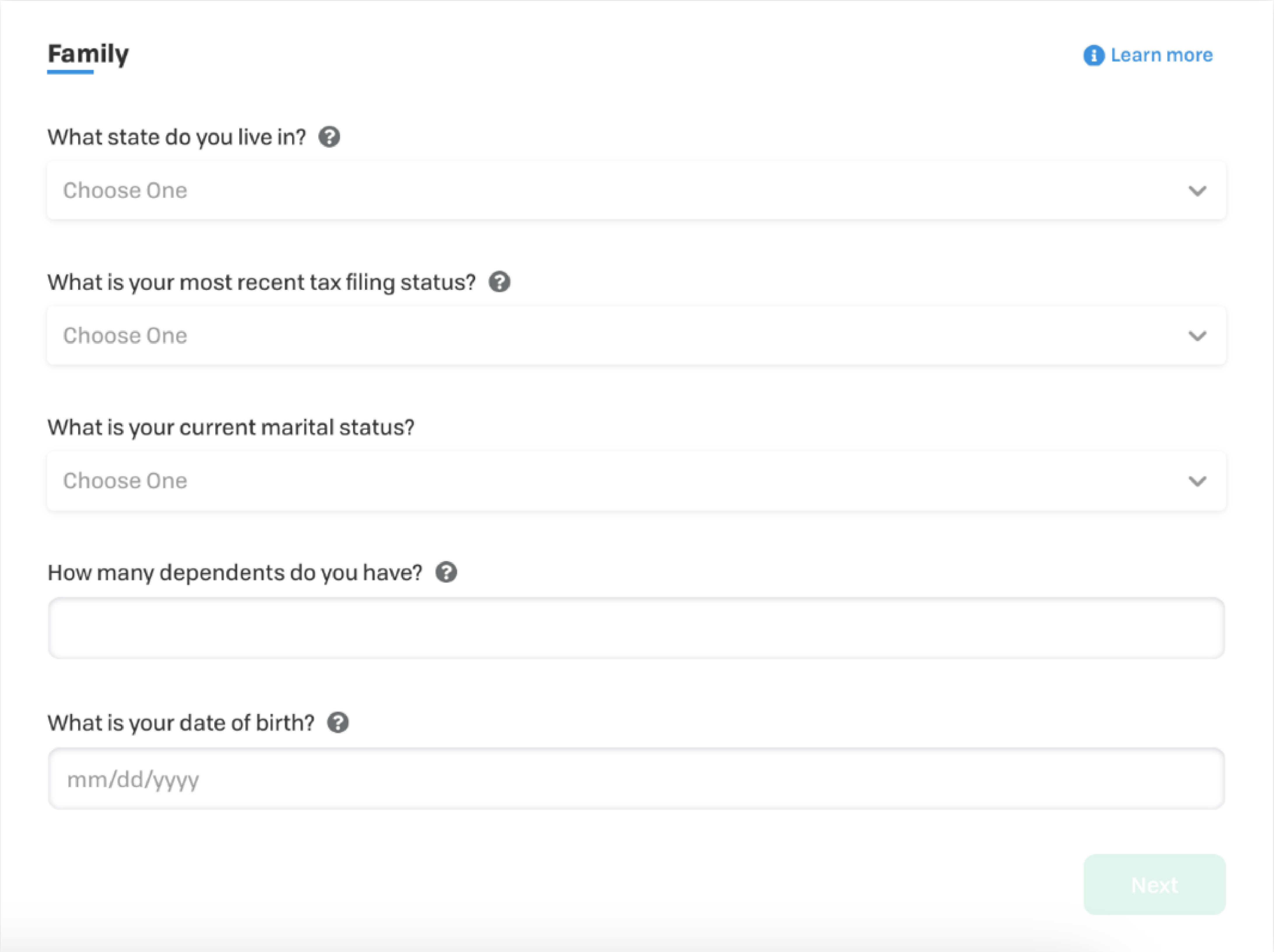
Get Started

Your Savi Account - Dashboard

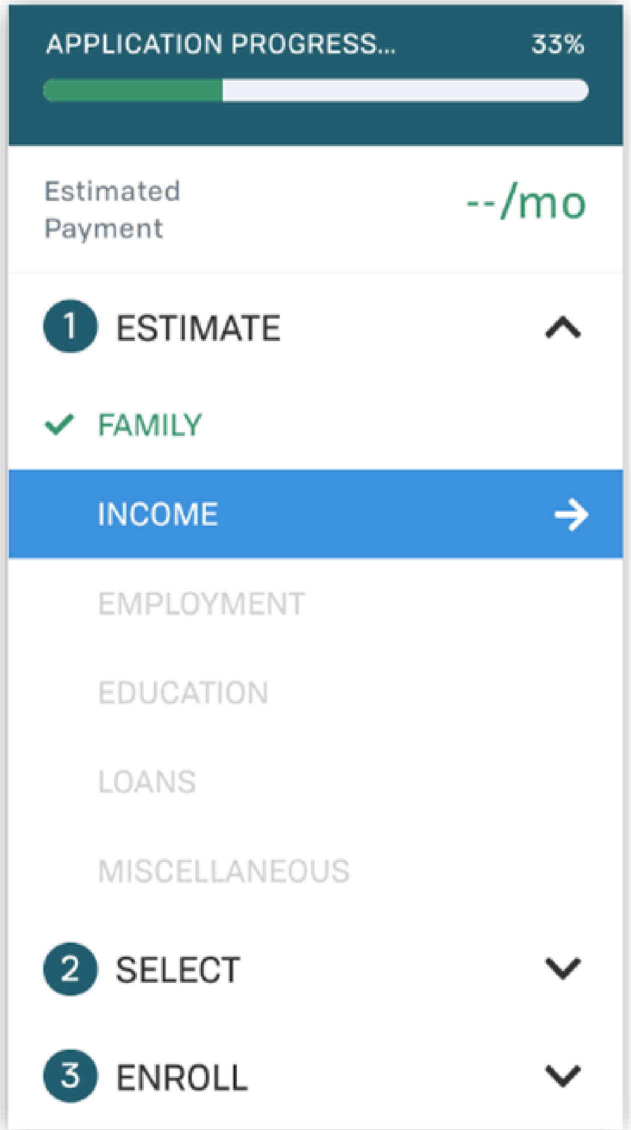


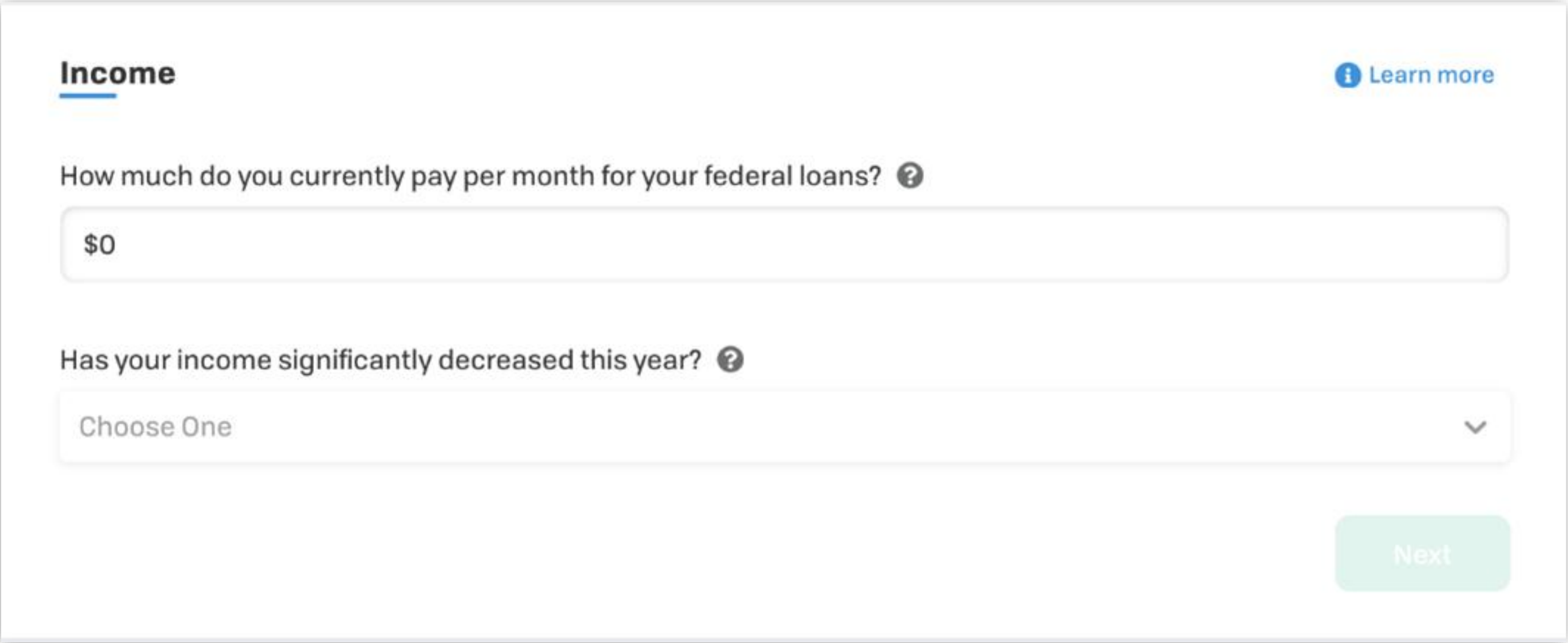
Your Savi Account - Family



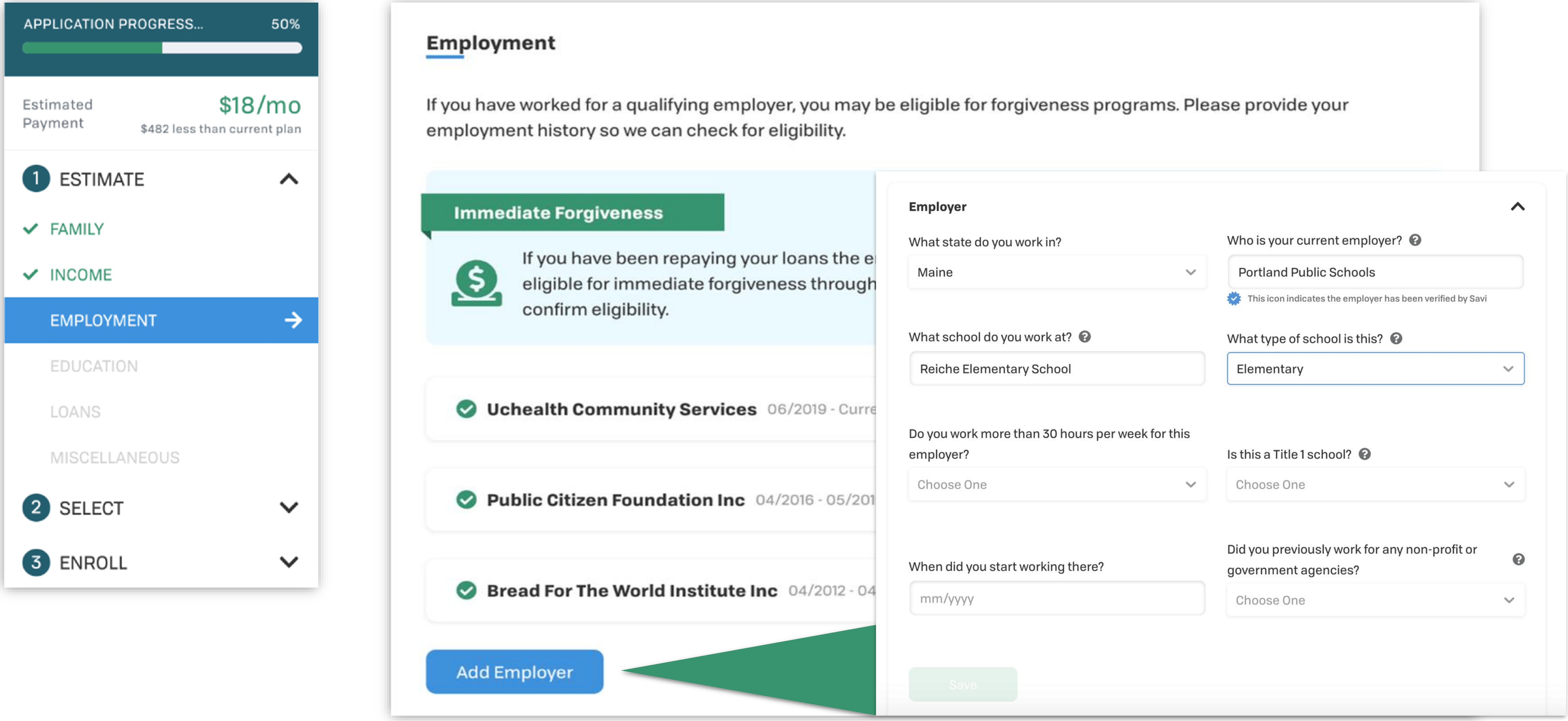


Your Savi Account - Income

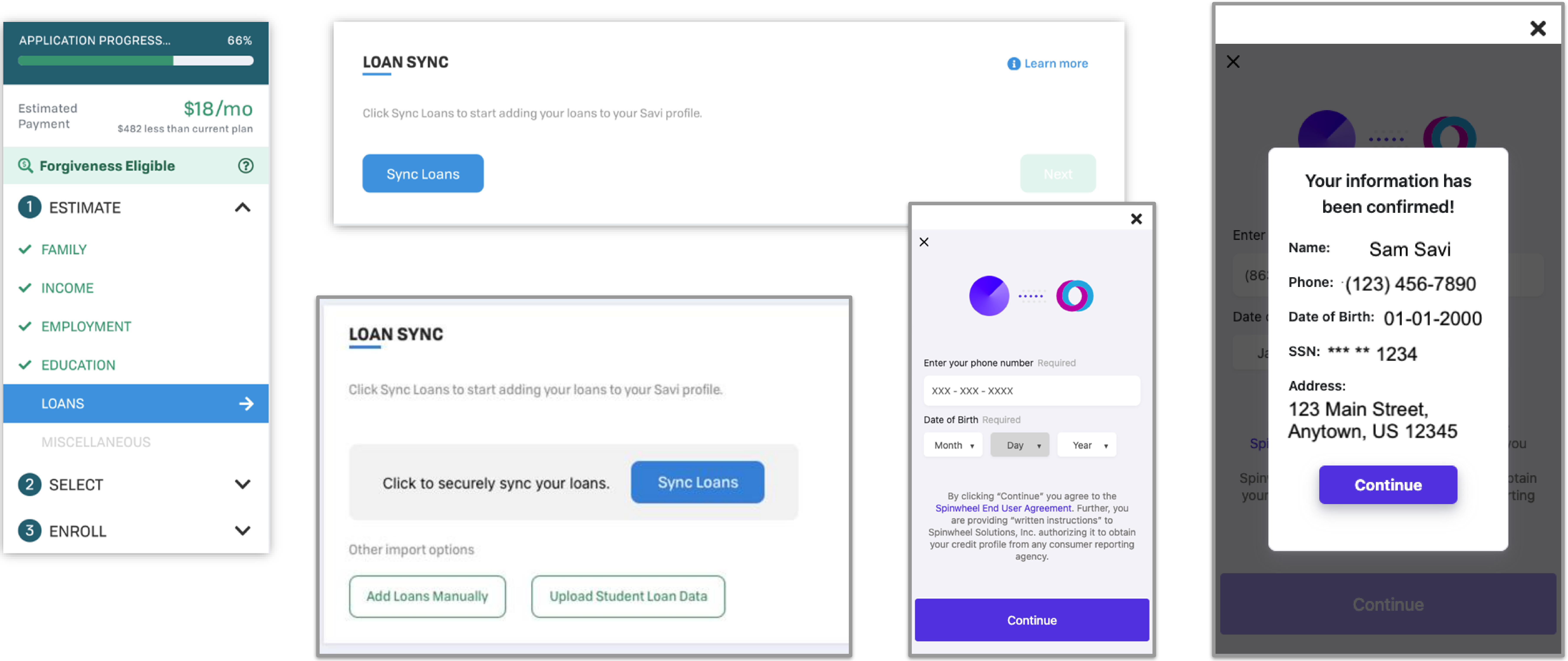




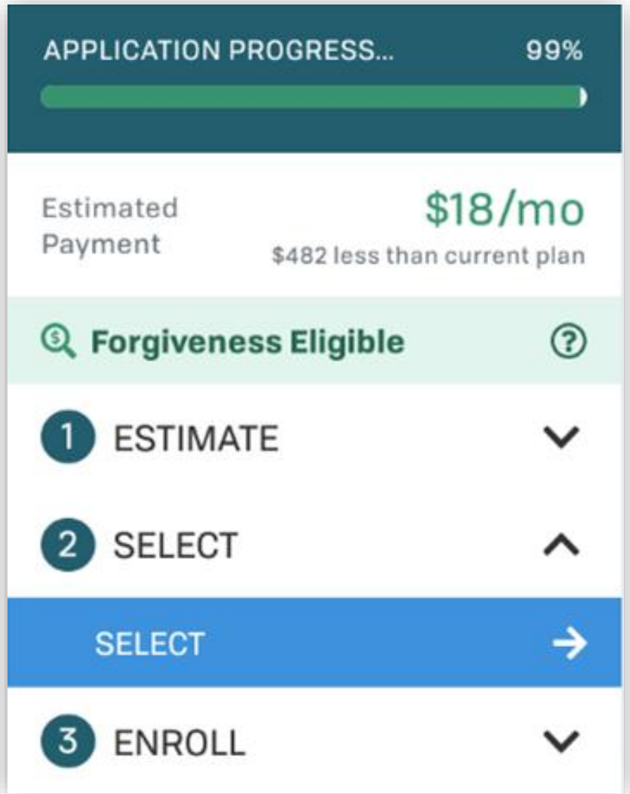
Your Savi Account - Employment

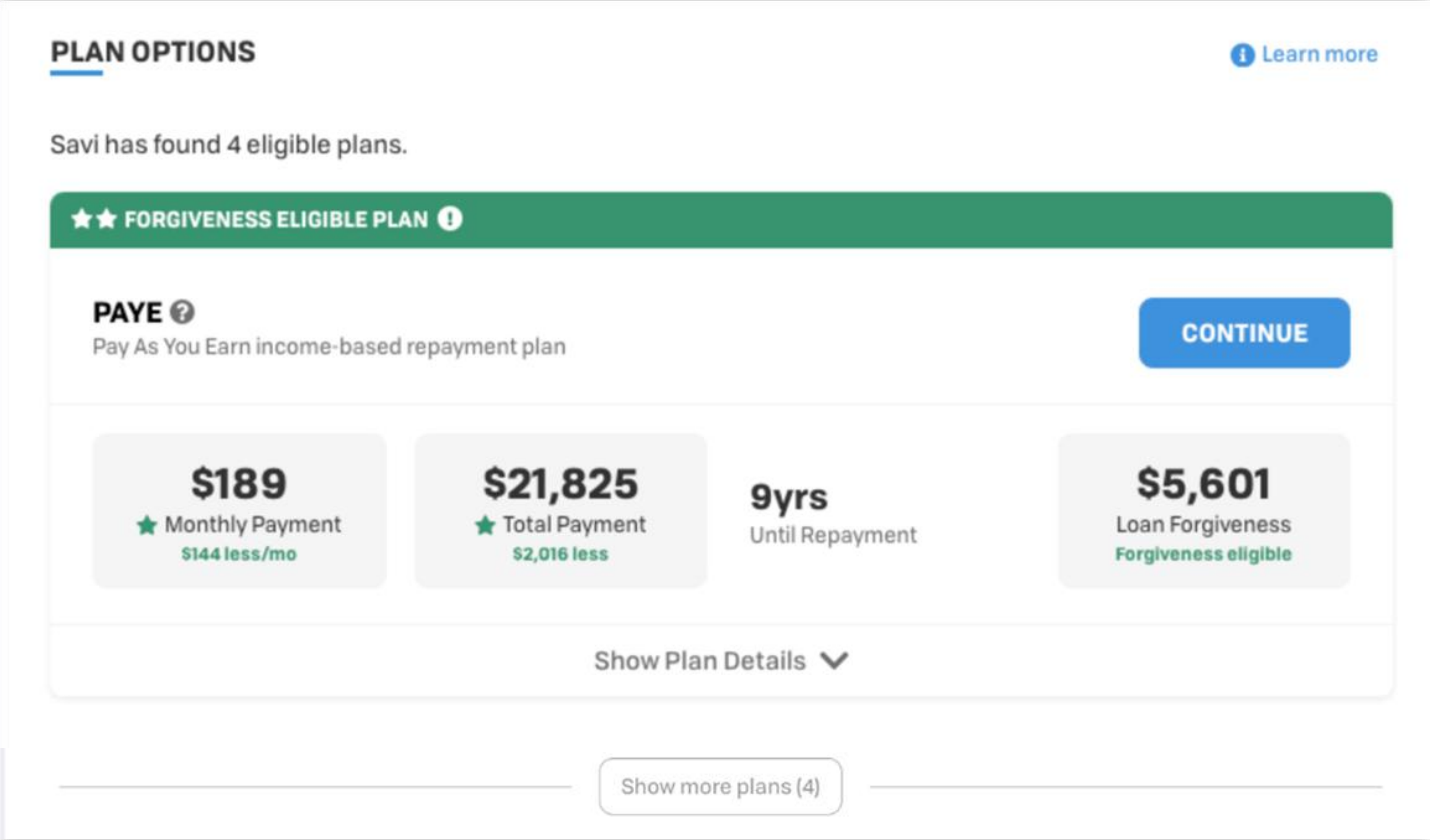


Your Savi Account - Link Fed & Private Loans



Your Savi Account - Plan Options

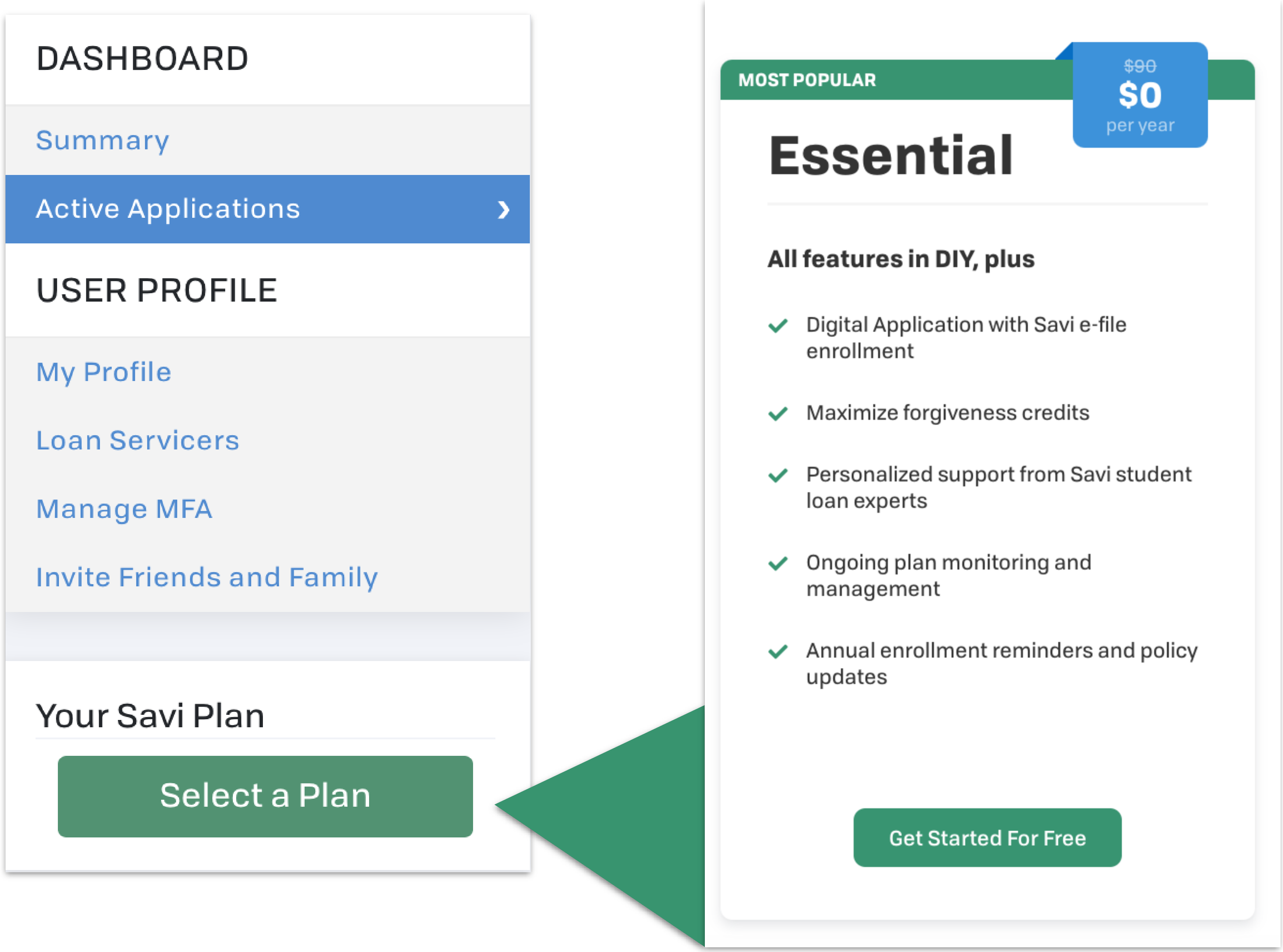




Make the most of Savi - Enroll in Essential!

The first year of Essential is Free thanks to NEA MB!

- We'll create your applications digitally, and help submit them to your servicer to make the process simple and efficient
- We'll monitor your loans and keep you on track for forgiveness
- Best of all, you can receive personalized support from student loan experts



Savi Plans

Prices and Features

DIY

Free

Features included

- Personalized repayment calculator
- Forgiveness eligibility detection
- Basic federal enrollment guide
- Student loan dashboard
- Live educational workshops

Get Started

Essential

MOST POPULAR

~~$90~~
$0
per year

All features in DIY, plus

- Digital Application with Savi e-file enrollment
- Maximize forgiveness credits
- Personalized support from Savi student loan experts
- Ongoing plan monitoring and management
- Annual enrollment reminders and policy updates

Get Started For Free

Pro

~~$200~~
$140
per year

MONEY BACK GUARANTEE

All features in Essential, plus

- Personalized onboarding session
- Dedicated Savi phone support
- Comprehensive student loan review

Get Started For Free

* See **Terms & Conditions** for additional details

Your Savi Account - Essential Membership

START A NEW FORM

These are all unsubmitted employment periods we have on file for your account. Please select a period to begin the process for a new ECF.

Jun 2019 - Present Uchealth Community Services Verified — Start ECF

Apr 2016 - May 2019 Public Citizen Foundation Inc — Start ECF

Apr 2012 - Apr 2016 Bread For The World Institute Inc — Start ECF

EMPLOYMENT INFORMATION

Provided by Uchealth Community Services Verified

HR Contact's Name	HR Contact's Email Address*
N/A	hrservicecenter@uchealth.org

HR Contact's Phone Number	HR Contact's Title
(###) ### ####	

INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans under the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Programs

IDR

OMB No. 1845-0102
Form Approved
Expiration Date: 8/31/2021

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER INFORMATION

Please enter or correct the following information.

☐ **Check this box if any of your information has changed.**

SSN

Name Sam Savi

Address 1600 Pennsylvania Ave

City Washington State DC Zip Code 20005

Telephone - Primary (123) 456 7890

Telephone - Alternate

Email (Optional)

SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

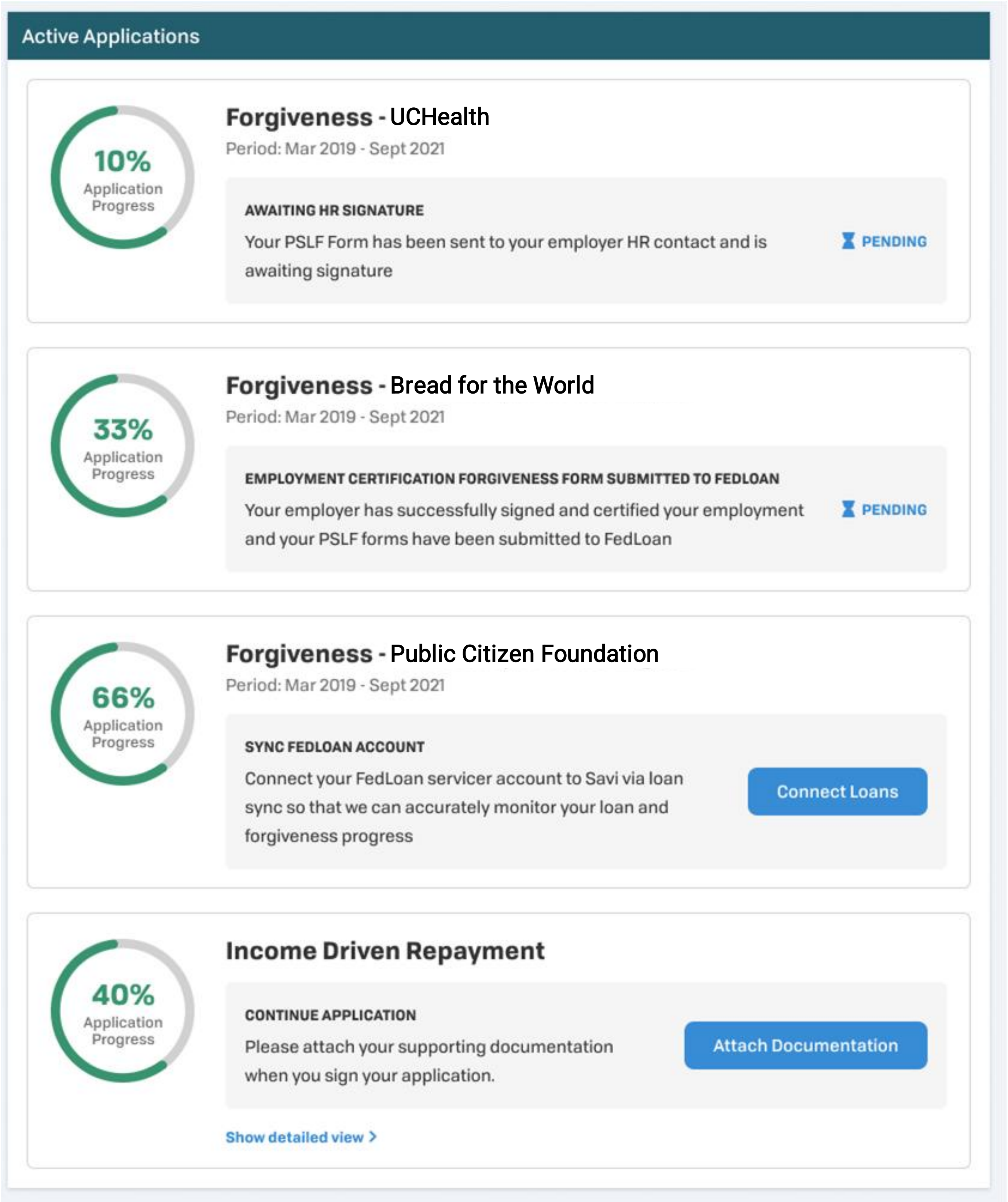
It's faster and easier to complete this form online at StudentLoans.gov. You can learn more at StudentAid.gov/IDR and by reading Sections 9 and 10. It's simple to get repayment estimates at StudentAid.gov/repayment-estimator. If you need help with this form, contact your loan holder or servicer for free assistance. You can find out who your loan holder or servicer is at StudentAid.gov/login. You may have to pay income tax on any loan amount forgiven under an income-driven plan.

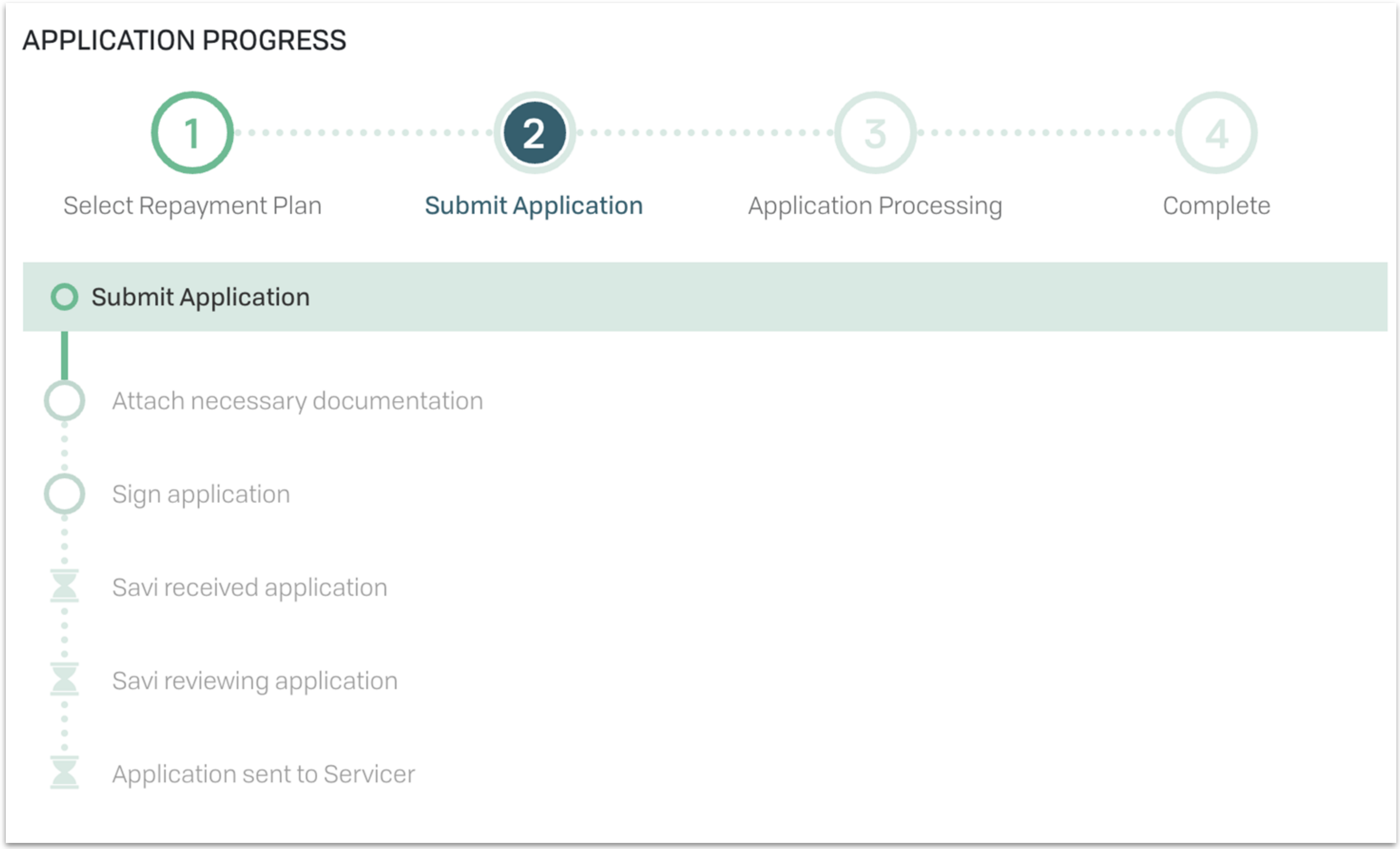
1. **Select the reason you are submitting this form (Check only one):**
   - ☒ I want to enter an income-driven plan - Continue to Item 2.
   - ☐ I am submitting documentation for the annual recertification of my income-driven payment - Skip to Item 3.
   - ☐ I am submitting documentation early to have my income-driven payment recalculated immediately - Skip to Item 3.
   - ☐ I want to change to a different income-driven plan - Continue to Item 2.

3. **Do you have multiple loan holders or servicers?**
   - ☐ Yes - Submit a request to each holder or servicer. Continue to Item 4.
   - ☒ No - Continue to Item 4.

4. **Are you currently in deferment or forbearance?** After answering, continue to Item 5.
   - ☐ No.
   - ☐ Yes, but I want to start making payments under my plan immediately.
   - ☒ Yes, and I do not want to start repaying my loans

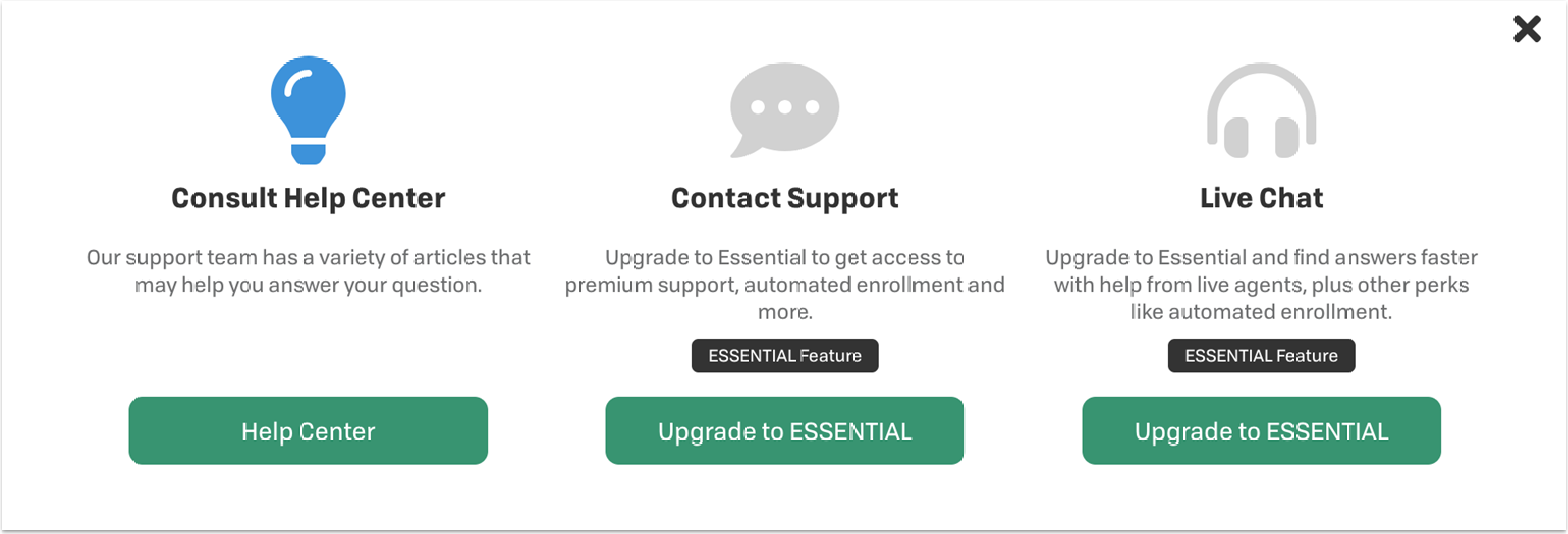
Your Savi Account - Application Monitoring





Your Savi Account - Customer Support

Click "Contact Support" in the bottom left corner of any page on the Savi website to reach us.



Savi's Commitment to Borrowers

Savi is in your corner

Savi Policy Alerts	Savi delivers important developments right to your inbox, ensuring you're informed and prepared with every change, at every step of the way.
Savi Dashboard	Log in to your Savi account to review personalized repayment options, submit your applications and track upcoming deadlines.
Savi Help Center	Step-by-step guides on consolidation, plan switching, PSLF certification, and navigating the SAVE transition.
Savi Support Experts	One-on-one help from our team of student loan specialists. Available through your Savi Essential or Pro membership.

What’s Next?

SCAN ME

1. Create your Savi account
2. Enroll in Savi’s Essential Plan
3. Complete your forgiveness and/or repayment application(s)

Get started at **NEAMB.com/start**

BREAK
15 mins

Provident Credit Union

California Teachers Association

PROVIDENT™
CREDIT UNION

$475 New Account Bonus

To earn the $300 New Account Bonus*, member must simply do these three things for two months, starting the month following of their account opening:

1. **Deposit**
   Deposit a minimum of $25 within the first 60 days of account opening.
2. **Make purchases**
   Make purchases of $400 or more using a Provident debit and/or credit card**
3. **Set-Up Direct Deposit**
   Have monthly direct deposits or automatic credits of at least $500
4. **Enroll**
   Enroll in online banking and e-Documents with a valid e-mail address

You must be a new member, 18 or older and reside in California. You are not eligible if you are a current owner or signer on a Provident Credit Union personal or business account or if you have been an owner or signer on a Provident Credit Union personal or business account within the last two years. One New Account Bonus per household/business. To be eligible, you must open one of the following checking accounts: Super Reward Checking, Provident Checking or Simply Free Checking; all other checking accounts are not eligible for the bonus. New Account Bonus offer may expire anytime .You must fund your Checking account within the first 60 days of account opening with a minimum deposit of $25. If you fail to fund your Checking account within the first 60 days, you are no longer eligible for the New Account Bonus and your account(s) will be closed.

PROVIDENT™ CREDIT UNION

Super Reward Checking

Easy Earning
Earn 1.26% APY and pay no monthly fees.

Easy Access to Funds
Surcharge-free ATM network of 30,000+ locations. No fees for checks or money orders

Protected
All checking accounts have Zero Liability Fraud Protection Guarantee on debit card purchases.

™

Account Features:

- Earn 1.26% APY
- High yield dividends on balances up to $25,000
- No monthly fees
- No minimum balance
- Unlimited ATM use with no Provident surcharge
- Up to $12 per month in rebates for third-party ATM surcharges

* Annual Percentage Yield (APY) is effective as of 3/1/2021 and may change anytime. The minimum deposit required to open this Account is $25. To qualify you must also be a member, 18 or older. Limit 1 (one) Super Reward Checking account per membership. These are the requirements to receive 1.01% APY on balances up to $25,000, 0.08% APY on balances beyond the first $25,000, and ATM rebates. 1) Make purchases of $400 or more using Provident debit and/or credit card per month. 2) Have a monthly direct deposit or ACH transfer (automatic debit or credit) post to the account. 3) Maintain enrollment in e-Documents. If the 3 requirements are not met in their entirety, the APY will be 0% and no ATM rebates will be issued for that month. IMPORTANT: All qualifying purchases and transactions referred to as "per month" or "monthly" only count towards the requirement of the month in which they POST, which will be on a business day (Monday–Friday) and may take one or more business days from the purchase/transaction date.

™ PROVIDENT CREDIT UNION

Auto Loan and Mortgage Discount

Gets members on the road to lower payments!

- **EXCLUSIVE 0.125% RATE DISCOUNT**[1]
- Take an additional 0.125% off with relationship pricing[2]
- Low fixed rates on new and used vehicles
- No Payments for 90 days option[3]
- Flexible terms up to 84 months[4]

New and Used Vehicle Loans

Enjoy low fixed rates on both new and used vehicles[5], with up to 100% financing,[6] and terms from 12 to 84 months[4].

Auto Refinance Loans

For current auto loans, you may be able to lower your monthly payments![8] A single percent less on your APR could potentially save you hundreds over the remaining life of your loan.

1. The rate discount promotion of 0.125% applies to CTA members applying for auto or mortgage loans with Provident. Requires automatic monthly payments. 0.125% discount can be combined with other programs to a max of .25%.
2. Relationship pricing and/or the credit of the additional 0.125% off your qualified auto loan rate is based on you having one of the following Provident products: home equity loan/line of credit, auto/boat/RV/motorcycle loan, checking with direct deposit and autopay.
3. Payments begin approximately 90 days after loan funding. Interest accrues from day of funding.
4. Terms over 72 months require a minimum loan of $20,000. Subject to credit rating.
5. Provident Credit Union is unable to finance branded or certain types of commercial vehicles. Out-of-state financing is available only at select dealerships and on certain types of transactions. If you are purchasing a vehicle from a private party, all necessary DMV documentation including a smog certificate dated within the last 90 days, may be required.
6. 100% financing available on used cars up to retail Kelley Blue Book value. Subject to credit rating.
7. Refinance loans up to 100% Kelley Blue Book. Lowered monthly payments may require extension of current term.

Members save thousands on their loans with a dedicated discount on their mortgage rates.

EXCLUSIVE 0.125% DISCOUNT

Discount applies to both purchases and refinances

$100 Discount on standard mortgage loan

Receive $250 towards closing costs*

Exclusive Movable® feature**

CTA Members average savings over $10,000 over the life of their loan!

* Relationship pricing credit of the additional $250 off closing costs is based on you having one of the following Provident products: home equity loan/line of credit, auto/boat/RV/ motorcycle loan, checking with direct deposit, or certificate/IRA.

** Single family/owner-occupied condos, homes and second homes in California only. Other restrictions may apply.

Membership required. Subject to final approval.

PROVIDENT™ CREDIT UNION

CREDIT CARD FOR MEMBERS

NEA® Customized Cash Rewards Credit Card

Cardholders receive:

- ✓ *For a limited time:* A member-exclusive online offer for a **$250 Cash Rewards Bonus** after making at least $500 in purchases within the first 90 days of account opening.
- ✓ Option to customize cash rewards by choosing to **earn 6% cash back for the first year (3% cash back + 3% first-year cash back bonus)** in one of 6 popular categories, 2% at grocery stores and wholesale clubs and 1% on all other purchases.
- ✓ Earn 2% and 6% cash back on the first $2,500 in combined grocery store/wholesale club/choice category purchases each quarter, then earn 1% thereafter. After the 3% first-year bonus offer ends, you will earn 2% and 3% cash back on these purchases up to the quarterly maximum.

neamb.com/250

Credit card offers may vary. Offers may not be available elsewhere. This credit card program is issued and administered by Bank of America, N.A. When you use the QRC feature, certain information is collected from your mobile device for business purposes.

061323

CREDIT CARD FOR MEMBERS

NEA RateSmart® Card

Members receive:

- ✓ A **low intro APR** offer and then a competitive APR
- ✓ **Greater security** when you use your credit card at chip-enable terminals, a **$0 Liability Guarantee** for fraudulent transactions and extra protection when you add your card to your digital wallet
- ✓ Free general admission to 225+ museums on the first weekend of every month

This credit card program is issued and administered by Bank of America, N.A.

MONEY

NEA Personal Loan®

Members get more:

- ✓ **Fixed** for life rates
- ✓ **No collateral** required
- ✓ Apply for loan amounts up to **$30K**
- ✓ **No** annual fee, application fee, processing fee or pre-payment penalties

neamb.com/start

112923

BENEFIT MATCH CHALLENGE

Day 2

BENEFIT MATCH CHALLENGE

WHICH MEMBER BENEFIT PROGRAMS CAN HELP?

HOW WOULD YOU EXPLAIN THOSE BENEFITS IN A CONVERSATION?