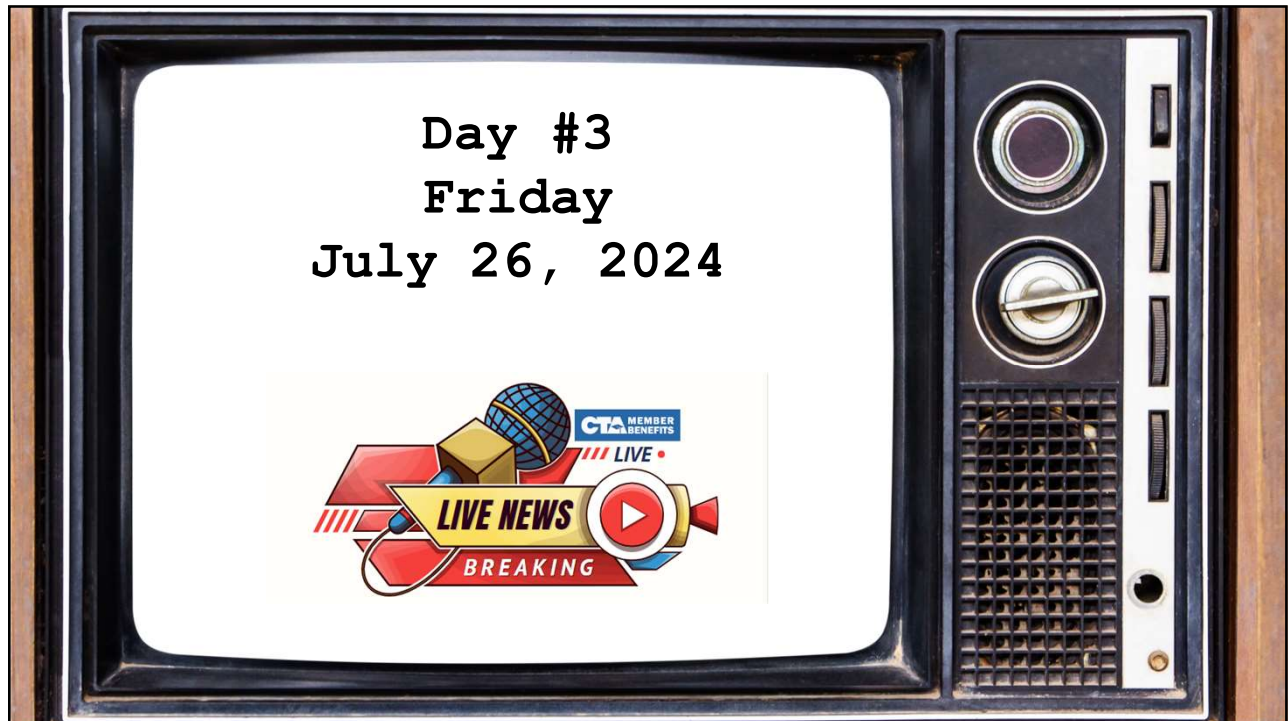




1



83

## TOP NEWS OF THE DAY

### Breaking news overnight

- Walk around the room with questions from the day before.

**BREAKING NEWS**

**nea** Member  
Benefits

**CTA** CALIFORNIA  
TEACHERS  
ASSOCIATION  
Member Benefits

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# Encourage NEA MB benefit participation to improve Association Loyalty




**nea** Member Benefits

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## Did you know?

**When we engage members and get them to participate with their benefits, their collective loyalty to the association increases by nearly 14 points.**



14-point increase in loyalty

58 → 72

0 ← Very likely to leave

→ 100 Very likely to stay

Our Loyalty Analytics work proves NEA Member Benefits positively impacts a members' association loyalty score. An example of the potential impact we have is shown above.

As of March 2023

**nea** Member Benefits

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## NEA MB supports Association loyalty for members in all states

**We do this through:**

AWARENESS

➤

ENGAGEMENT

➤

PARTICIPATION

- ✓ Informing members of their benefits via email
- ✓ Supporting members via Affiliate Relations and the Member Advocacy Center
  - ✓ Encouraging members to register on neamb.com
  - ✓ Connecting members with MB suppliers' websites
  - ✓ Encouraging members to register for no-cost, Complimentary Life Insurance
  - ✓ Motivating members to participate in our programs

072523

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## NEA MB and Association benefits also attract new members to join the union

**Top influences in deciding to join the NEA**  
*(very/extremely influential)*

**Professional resources**

**Savings**

Access to liability insurance/legal support	67%
Involvement in collective bargaining	52%
Access to resources for personal/professional growth	49%
<b>Saving money through benefits &amp; discounts</b>	42%
Connecting with other educators	38%
Connecting with others who share your social views/values	34%

062123

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# Attract and Retain more members by talking about the value of their benefits & discounts



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## Members Get More with NEA Membership



### No-Cost Benefits

**No-cost benefits provided by NEA Member Benefits and our partners:**

- NEA® Complimentary Life Insurance
- \$500 in Travel Dollars
- One year of free access to the NEA Student Debt Navigator
- Free 12-month subscription to the Sanvello mental health app
- Two free magazine subscriptions with the NEA Magazine Service



### Savings and Discount Programs

**Membership means more ways to save:**

- NEA® Customized Cash Rewards Credit Card
- Shopping Discounts at 3,500+ stores through Discount Marketplace
- Save up to 40% on Discount Tickets to theme parks, concerts and movies
- \$30 Digital Costco Shop Card with a new Costco Membership



### Access to Exclusive Rates

**Members get the lowest rates on quality insurance coverage.**

- Life Insurance Protection

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SHOPPING & DISCOUNTS

## NEA<sup>®</sup> Auto Buying Program

Members receive:

- ✓ Easily search Certified Dealers online for a **new or used car**
- ✓ A **fair market price** and **great service**
- ✓ **Up to \$2,000 in post-sale benefits** after reporting a purchase from a Certified Dealer



nea Member Benefits

neamb.com/start  
112923

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**Stretch Your Dollar:  
With NEA MB Discounts**






97

**SHOPPING & DISCOUNTS**

## Costco Membership

New members receive:

- ✓ Online activation redemption and a **\$40 Digital Costco Shop Card for Executive Membership**

Or...

- ✓ A **\$20 Digital Costco Shop Card for Gold Star Membership**





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## SHOPPING &amp; DISCOUNTS

## NEA Wireless Program

### Members receive:

- ✓ Savings on monthly wireless plans for the **whole family**
- ✓ Get **\$50 off** every new line activated by December 31, 2024\*
- ✓ Unlimited talk and text plans start at just **\$20/month**



\*Applied as individual \$5 credits on ten (10) monthly invoices

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## SHOPPING &amp; DISCOUNTS

## NEA® Magazine Service

### Members receive:

- ✓ **Two free magazine subscriptions**
- ✓ Savings of up to **85% on more than 800 magazine titles** for members' personal use or for their classroom



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SAVINGS AND DISCOUNT PROGRAMS

# NEA® Pet Insurance Program

Get Reimbursed up to 90% on eligible veterinary bills\*

- ✓ Get a quote online
- ✓ Choose any licensed Vet emergency or specialist
- ✓ Choose from plans that cover accident, illness and/or routine care
  - ✓ Accident only plans start at \$6 monthly



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Putting the spin  
on the news:  
Communicating the value of  
CTA and NEA Membership



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# Communicating the Value of CTA Membership

**CTA** Summer Institute 2024

Julian Peeples  
Communications Consultant

A blue and purple gradient background with a white grid pattern. The text "Communicating the Value of CTA Membership" is centered in white. Below the text are three icons: a megaphone with documents, two people with a megaphone, and a group of people with a speech bubble. At the bottom, there is a yellow banner with the CTA logo and "Summer Institute 2024", and a purple banner with the name "Julian Peeples Communications Consultant".

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## CTA Mission Statement

The California Teachers Association exists to protect and promote the well-being of its members; to improve the conditions of teaching and learning; to advance the cause of free, universal, and quality public education for all students; to ensure that the human dignity and civil rights of all children, youth and adults are protected; and to secure a more just, equitable, and democratic society.



#WeAreCTA

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## A Voice and a Vote

One of the most compelling reasons to be a member is having a guaranteed voice and vote on important issues affecting your job, pay and working conditions.

But there are many benefits of CTA membership that your co-workers may find useful and compelling.



#WeAreCTA

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## The Value of CTA



- Insurance (Auto, Home, Life, Disability, Liability)
- *Disaster Relief*
- Group Legal Services
- *Financial Services (Savings Plan, Financial Wellness Center, Credit Union)*
- Travel Discounts (Hotels, Rental Cars and Theme Parks)
- *Professional Development (Conferences, Workshops)*
- A network of 310,000 educators in the state and 3 million nationwide
- ***The most powerful union in California***



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## The Value of CTA



- **Security**
- *Support During Crisis*
- **Advocacy**
- *Help Reaching Goals*
- **Recreation and Self Care**
- *Career Support*
- **Solidarity**
- *Strength*



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## Words Move People

What benefits do you use?

What experiences can you share?



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## Spreading Your Words

Face-to-face (1 to 1 and group settings)

Social Media (Facebook, Twitter, IG, Pinterest, etc.)

Local Association Website/Newsletter

Fliers, "Collateral"

Podcasts

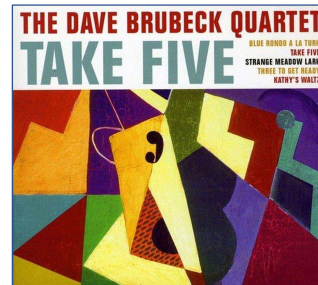


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## Take Five: Share Your Story

1. Break into pairs.
2. *Share a personal experience with a CTA benefit that helped you.*
3. What ways you can share that experience with others and convey the value of CTA?
4. *You have five minutes. A couple groups will be chosen to share.*



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## What is Your Message?

- “CTA supports me on the job.”
- “CTA helps my family save money.”
- “When there was a crisis, CTA was there for me.”
- “CTA helps me prepare for a secure future.”




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## Building It Out

“When there was a crisis, CTA was there for me.”

↓

“CTA is like another family to me. When disaster struck, the union reached out to me with help and support when I needed it most. I’ll never forget how much my CTA was there for me.”



  #CTASI #WeAreCTA

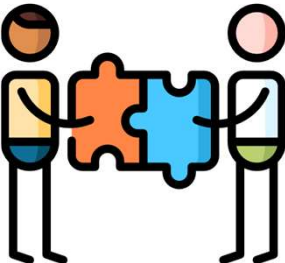
113



## Building It Out

“I learned about a grant opportunity from CTA.”

↓

“My school won a music grant that I learned about from CTA Member Benefits. We used it to purchase new recorders for my music program! CTA helped me be able to do more for my students.”



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## Time to Testify

Take your personal message, built from your own story and experience, and use it to attract, inspire and organize others.

"Do you want \$250 for art and music at your school? We won a grant through CTA that allowed us to get some new instruments for our students. Apply today at <link>!"

*Include pre-made graphics, available at [CTAMemberBenefits.org](https://CTAMemberBenefits.org)*

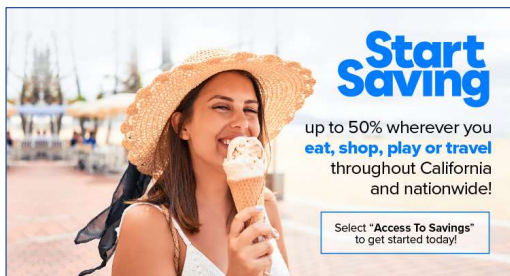


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## Campaign Opportunities



- Seasonal (Amusement parks/travel, retirement-related, supplemental healthcare)
- Safety/Security (Life Insurance, Disaster Relief, Strike Protection)
- Value (Travel, Entertainment)



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## Campaign Opportunities



MB Organizing Leader Resource Center

- CTA/NEA MB Leader Engagement Calendar (2021-22) Full Year
  - CTA/NEA MB Leader Engagement Calendar (2021-22) Summer
  - CTA/NEA MB Leader Engagement Calendar (2021-22) Fall

### Member Protections:

- Summer and Fall are fire season in California and that's an important time to communicate with your members about CTA's Disaster Relief Fund (DRF). This fund provides financial assistance to CTA members who suffer significant losses due to natural and other disasters in California. The DRF is funded by voluntary contributions from CTA members and through CTA fundraising drives throughout the year. Go to [CTAMemberBenefits.org/drif](https://CTAMemberBenefits.org/drif) to find out more.



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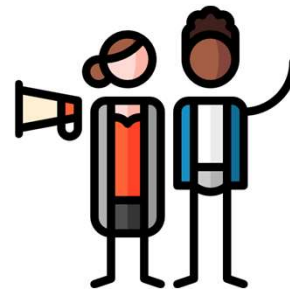
## You Know Your Audience

What benefits are particularly compelling to your colleagues?

What values move them?

Are your fellow members inclined to use particular benefits, geographically or otherwise?

You know your colleagues best –  
***Do they have needs that CTA can help fulfill?***



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#WeAreCTA

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## Exercise: Short Benefit Campaign


1. Choose a CTA Benefit to build a short communications campaign around.
2. *Craft a compelling message that connects the benefit to CTA and the values of our union.*
3. Develop a personal story to help illustrate and deliver your message.
4. *Identify how/where you will share this campaign.*
5. You have 15 minutes. A couple groups will be chosen to share.



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Keep Working

15-Minute Break

#CTASI

#WeAreCTA

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## Be an Ambassador for CTA



  #CTASI

#WeAreCTA 

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## Our Stories Unite Us

Storytelling is a powerful organizing tool

*Compelling stories resonate*

Listeners identify with the people and situation

*Shared experiences*

Stories can build strong bonds



  #CTASI

#WeAreCTA 

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## Our Stories Unite Us

Your stories are compelling.

*Think of how you would tell the story of how you became involved with your local association?*

What about a story about a time when your union helped you with a problem or issue?

*How would you tell these stories if you wanted someone to understand the value of CTA?*



#CTASI

#WeAreCTA

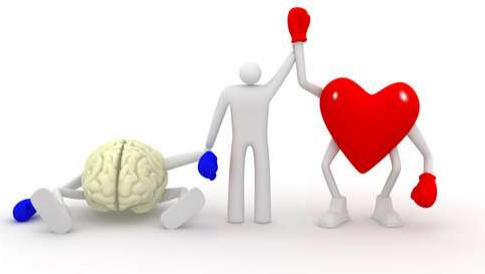
123

## Heart, Not Head

Facts and statistics don't move people.  
Emotions and feelings do.

Focus on these when you tell your stories:

- How did you feel?
- What does/did it mean to you?
- Why is it important?



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## The Elevator Speech

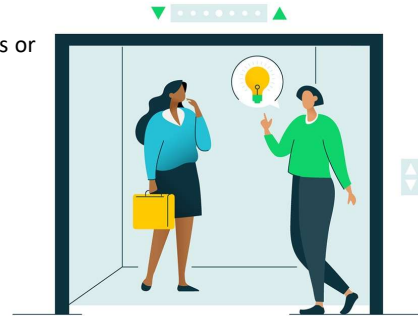
Tell your compelling story about the value of CTA in 30 seconds or less (about the length of an elevator ride).

*Plan ahead (and practice) to make the most of your time.*

Good stories need a beginning, middle and end. Remember conflict & resolution.

*It goes fast! Make your point quickly and succinctly.*

**Always Be Closing.** How can you include an ask?



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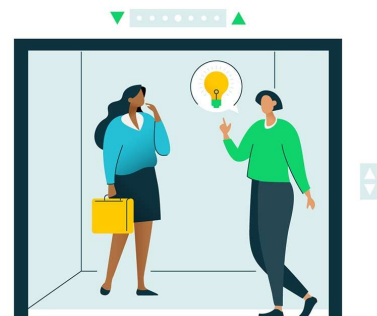
## Exercise: Your Elevator Speech

**Scenario:** While eating lunch in the break room, you overhear a colleague saying that they are not a member of your local association.

*Develop your Elevator Speech to share your story, convey the value of local/CTA membership and make an ask.*

When you are ready to practice your speech, find a partner and give each other feedback. Refine your Elevator Speech.

*You have **30 minutes**. A number of you will have the opportunity to share.*



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Thank You!



2024 Summer Institute

#CTASI #WeAreCTA

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Making sense out of  
nonsense:

Student Loan Forgiveness



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# Navigating Your Student Loan Debt

With support from CTA & NEA Member Benefits

CTA Summer Institute 2024



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## Disclaimer

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This presentation is accurate as of: CTA Summer Institute 2024

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# Agenda

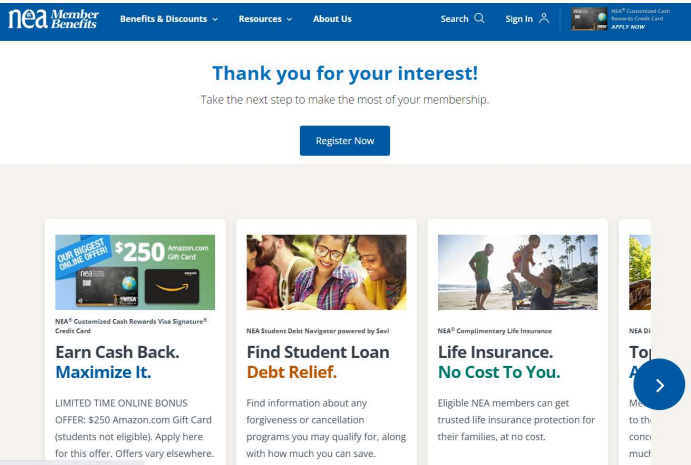
- **Get the Most Out of NEA Membership**
- **Understanding Student Loan Forgiveness Programs and Eligibility**
- **Understanding PSLF Policy and Program Updates**
- **Getting Started with the NEA Student Debt Navigator**
- **Setting up a Savi Account**
- **Summary of Resources**




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- **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**



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[www.CTAMemberBenefits.org](http://www.CTAMemberBenefits.org)

Product Categories →

Register OR Log-in ←

The first time you register, you need to use the information you used to complete your CTA membership form and your CTA Membership ID. If you don't know what it is call 650.522.5200

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Tools & Resources →

Student Loan Forgiveness →

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Dates:

- Monday August 12, 2024 4:30-5:30 PM
- Tuesday September 10, 2024 4:30-5:30 PM
- Wednesday October 16, 2024 4:30-5:30 PM
- Thursday November 21, 2024 4:30-5:30 PM
- Monday December 16, 2024 4:30-5:30 PM
- Tuesday January 14, 2025 4:30-5:30 PM
- Thursday February 6, 2025 4:30-5:30 PM
- Wednesday March 19, 2025 4:30-5:30 PM
- Wednesday April 2, 2025 4:30-5:30 PM

RSVP to any of the above sessions [HERE!](#)

- Resources:
- PowerPoint
  - Additional Dates
  - NEA Student Debt Navigator Link
  - Other "stuff"



[www.CTAMemberBenefits.org](http://www.CTAMemberBenefits.org)



### Student Loan Forgiveness

#### Student Loan Forgiveness

- 2023-2024 Student Loan Forgiveness PPT
- 2023-2024 "NEA Student Debt Navigator" Flyer
- Student Loan Forgiveness - NEA Student Debt Navigator powered by Savi
- Teacher Loan Forgiveness Application (Form Exp. Date 9/30/2023)
- 12 things student loan borrowers should know about the return to repayment by NPR
- "Generation Debt" Webinar Schedule

Recently, the US Department of Education made changes to how the student loan forgiveness programs are administered. This session will explain the two loan forgiveness programs, the requirements, pitfalls to be cautious of, and ways to potentially lower monthly payments. Members will learn about the "NEA Student Debt Navigator" powered by Savi, which is a tool to help association members analyze their personal student loans. Members will leave with a better understanding of what steps they should take.

Dates:

- Monday August 12, 2024 4:30-5:30 PM
- Tuesday September 10, 2024 4:30-5:30 PM
- Wednesday October 16, 2024 4:30-5:30 PM
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- Wednesday April 2, 2025 4:30-5:30 PM

RSVP to any of the above sessions [HERE!](#)

# 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)**

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## Loan Forgiveness Programs

### 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**

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## 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, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.**

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## Loan Forgiveness Programs

### Public Service Loan Forgiveness (PSLF)

- **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**
- **Paperwork filed annually**
- **Complete loan balance forgiveness**

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## Loan Forgiveness Programs

### PSLF Criteria:



### 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)*

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## Loan Forgiveness Programs

### PSLF Criteria:



### Qualifying Loans

*Direct Federal Loans only*

*Consolidate Parent PLUS & FFEL*

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## Loan Forgiveness Programs

### PSLF Criteria:

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### Qualifying Repayment Plan

*Income-Driven Repayment Plan*

*On-Time and full monthly payments*

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## SAVE Repayment Plan

- Saving on a Valuable Education (SAVE)
- Decreases monthly payments by increasing the amount of income that is excluded from the calculations.
- Eliminates extra interest accrual every month beyond your payment. For example, if \$40 in interest accumulates monthly and your payment is \$30, the remaining \$20 of interest will not be added to your loan balance. Your principal balance will never increase if you make your regular monthly payments.
- Excludes spousal income for borrowers who file separately.

**WAIT**

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## Public Service Loan Forgiveness (PSLF Program)

- Effective January 1<sup>st</sup>, 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.



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1 DIRECT SUB CONSOLIDATION LOAN			
Remaining / Disbursed on			
5			
Payment Summary		Close X	
	PSLF	TEPSLF	
<b>Eligible Payments</b>	<b>122</b>	<b>122</b>	
Qualifying	116	116	
Need Employment Certification	6	6	
<b>Ineligible Payments</b>	<b>3</b>	<b>3</b>	
How are eligible and qualifying different? ?			

2 DIRECT UNSUB CONSOLIDATION LN			
Remaining / Disbursed on			
05			
Payment Summary		Close X	
	PSLF	TEPSLF	
<b>Eligible Payments</b>	<b>122</b>	<b>122</b>	
Qualifying	116	116	
Need Employment Certification	6	6	
<b>Ineligible Payments</b>	<b>3</b>	<b>3</b>	
How are eligible and qualifying different? ?			



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# Public Service Loan Forgiveness (PSLF)

## Additional Details

- Direct Loans Only
- Complete the PSLF Employment Certification Form for each year of full-time qualifying employment
- Enroll in IBR, ICR, PAYE, or REPAYE
- Make 120 income driven repayments, on-time, exact amount
- File for forgiveness

**PUBLIC SERVICE LOAN FORGIVENESS (PSLF) & TEMPORARY EXPANDED PSLF (TEPSLF) CERTIFICATION & APPLICATION**  
 William D. Ford Federal Direct Loan (Direct Loan) Program

OMB No. 1845-0110  
 Form Approved  
 Exp. Date 09/31/2023  
 PSFAP - XBCR

**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**

Check this box if any of your information has changed.

Please enter or correct the following information.

SSN \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Telephone - Primary \_\_\_\_\_  
 Telephone - Alternate \_\_\_\_\_  
 Email \_\_\_\_\_

# Understanding PSLF Policy & Program Updates

Information is accurate as of July 26, 2023



## PSLF Policy & Program Updates

- **Time during payment pause counts towards Public Service Loan Forgiveness**
- **Lasting improvements to PSLF program will take effect July 2023**
  - Help borrowers earn progress to PSLF
  - Simplify criteria to help certify employment
- **Account Adjustments: loan consolidation by 2024**

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## Getting Started With the NEA Student Debt Navigator

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## What can the Navigator do for you?

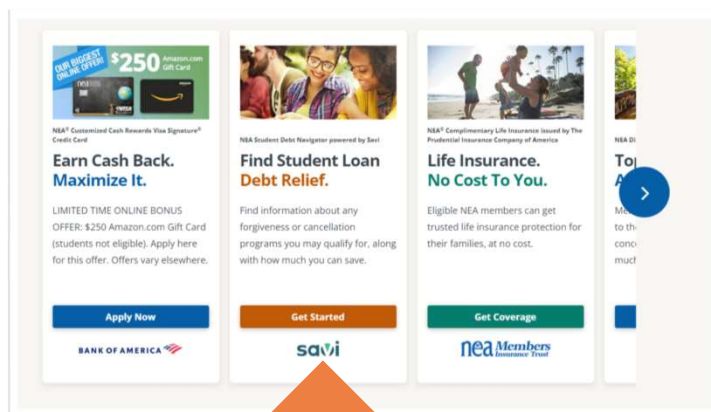
- Enjoy **one free year of premium access**
- On average, members **save \$2,000 annually** on their student loans using the Navigator



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## GO TO: neamb.com/start



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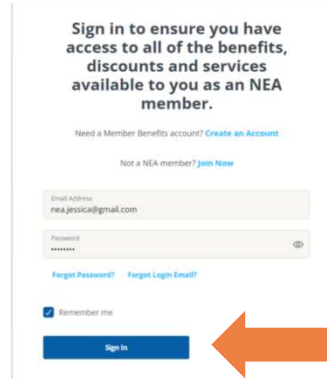
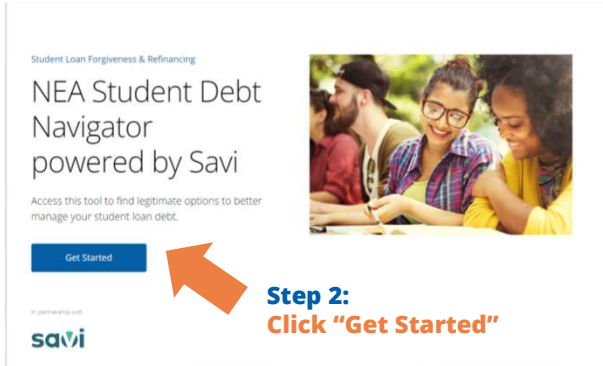
Trouble signing in?  
Call the Member Advocacy Center  
800-637-4636

Step 1:  
Click "Get Started"

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# GO TO: [neamb.com/start](http://neamb.com/start)



**Trouble signing in?  
Call the Member Advocacy Center  
800-637-4636**

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## Setting Up A Savi Account

**nea Member Benefits**  
[www.neamb.com/start](http://www.neamb.com/start) 052423

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# 1 Register/ Log In




Log In

### Register with Savi now

Savi identifies all of the best loan repayment programs available to you and gives you the information you need to make an informed choice. The average user saves \$156/month with Savi.



### Register today!

First Name

Last Name

Email Address


Password

Confirm Password

8 characters long  
 1 UPPER CASE letter  
 Password and Confirm Password Match  
 1 lower case letter  
 1 number (0-9)


[Register](#)

Already have an account? [Log In](#)


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# 2 Savi Dashboard



IAN COON  
Previous Login: 6/30/22 12:28PM

**DASHBOARD**

Summary

**Active Applications**


**USER PROFILE**

My Profile

Loan Servicers

Invite Friends and Family

Your Savi Plan



### Active Applications

#### Employer Certified Forgiveness

**START NEW ECF FORM**

See your eligible employers, and provide HR contact information so they can verify your employment after you sign.

[GET STARTED](#)

**General Information: 2022**


**PROVIDE GENERAL INFORMATION**


Finish entering your information to complete your Savi analysis.

[CONTINUE](#)

[Show detailed view](#)

Click "Get Started"




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# 3

## Your Savi Account

Provide family, income, employment, and education info

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# 4

## Your Savi Account

Sync Federal and Private Loans

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# Your Savi Account

Consider your plan options and choose the one that works best for you

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APPLICATION PROGRESS... 99%

Estimated Payment **\$177/mo**

Forgiveness Eligible

- 1 ESTIMATE
- 2 SELECT
- 3 SELECT
- 4 ENROLL

Need some help?  
If you have questions about your application, contact our Experts. We're ready to help.

Contact an Expert

**PLAN OPTIONS**

Savi has found 4 eligible plans.

★ ★ FORGIVENESS ELIGIBLE PLAN

**PAYE** Pay As You Earn income-based repayment plan CONTINUE

<p><b>\$177</b></p> <p>★ Monthly Payment <small>\$27 less/mo</small></p>	<p><b>\$14,716</b></p> <p>★ Total Payment <small>\$12,428 less</small></p>	<p><b>6yr 7mo</b></p> <p>Until Repayment</p>	<p><b>\$15,380</b></p> <p>Loan Forgiveness Forgiveness eligible</p>
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Show Plan Details ▾

Show more plans (3)

\*If you have changed your repayment plan in the past, all options may not be available or accurate.

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# Your Savi Account

Essential Membership

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**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 Unhealth Community Services <span style="font-size: 0.8em;">verified</span>	<span style="background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 4px;">Start ECF</span>
Apr 2016 - May 2019 Public Citizen Foundation Inc	<span style="background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 4px;">Start ECF</span>
Apr 2012 - Apr 2016 Bread For The World Institute Inc	<span style="background-color: #0070c0; color: white; padding: 2px 5px; border-radius: 4px;">Start ECF</span>

**EMPLOYMENT INFORMATION**  
Provided by Unhealth Community Services verified

HR Contact's Name <input type="text" value="N/A"/>	HR Contact's Email Address* <input type="text" value="hr@unhealth.com@unhealth.org"/>
HR Contact's Phone Number <input type="text" value="(999) 999 9999"/>	HR Contact's Title <input type="text"/>

**INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST**

For the Revised Pay As You Earn (REPAYEL), Pay As You Earn (PAYEL), 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

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

Address

City  Zip Code

Telephone - Primary

Telephone - Alternate

Email (Optional)

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

**SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST**

It's faster and easier to complete this form online at [StudentAid.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/loans](#). 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.**  
 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 **only 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 3.
2. **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.
3. **Are you currently in deferment or forbearance?**  
 Yes. After entering, continue to Item 5.  
 No.  
 Yes, but I want to start making payments under my plan immediately.


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# Your Savi Account

## Application Monitoring



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**Active Applications**

**10%** Application Progress

**Forgiveness - West Elm Elementary**  
Period: Mar 2019 - Sept 2020

**ACTIVATE OUR RESOURCES**  
Your PSLF Form has been sent to your employer HR contact and is awaiting signature. [PENDING](#)

**33%** Application Progress

**Forgiveness - University of Washington**  
Period: Mar 2019 - Sept 2020

**EMPLOYMENT CERTIFICATION FORGIVENESS FORM SUBMITTED TO FEDLOAN**  
Your employer has successfully signed and certified your employment and your PSLF forms have been submitted to FedLoan. [PENDING](#)

**66%** Application Progress

**Forgiveness - University of Washington**  
Period: Mar 2019 - Sept 2020

**SINCE FEDLOAN ACCOUNT**  
Connect your FedLoan servicer account to Savi via loan sign up that we can accurately monitor your loan and forgiveness progress. [Connect Loans](#)

**40%** Application Progress

**Income Driven Repayment**

**CONTINUE APPLICATION**  
Please attach your supporting documentation when you sign your application. [Attach Documentation](#)

[Show detailed view >](#)


**APPLICATION PROGRESS**

- 1
- 2
- 3
- 4

1 Select Repayment Plan    2 Submit Application    3 Application Processing    4 Complete

**Submit Application**

- Attach necessary documentation
- Sign application
- Savi received application
- Savi reviewing application
- Application sent to Servicer




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# Your Savi Account

## Need help? Contact customer support



**Need some help?**  
If you have questions about your application, contact our Experts. We're ready to help.

[Contact an Expert](#)

**Consult Help Center**

Our support team has a variety of articles that may help you answer your question.

[Help Center](#)

**Contact Support**

Upgrade to Essential to get access to premium support, automated enrollment and more.

**ESSENTIAL Feature**

[Upgrade to ESSENTIAL](#)

**Contact us**

Your name

Email address


Category

Savi Plan (Prefilled) (optional)

How can we help you?

[Send](#)

zendesk




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# Summary of Resources

**SIGN IN: [neamb.com/start](https://neamb.com/start)**




**neamb.com/start**




Login issues?

**Call Member Advocacy Center**  
**800-637-4636**




Student Debt Navigator questions?

**Call Savi**  
**833-382-3175**



Learn more about student aid:

**[www.studentaid.gov](https://www.studentaid.gov)**



**nea Member Benefits**  
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# THANK YOU





**nea Member Benefits**  
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## Evaluation

- **Break down what you thought of the day:**

- **Emmy Winner:** Best thing I heard today?
- **Director's Cut:** Don't know why we talked about this (be brutal!).
- **Rebroadcast:** This is something I want my members to know.
- **Script:** Other feedback that's on your mind.

