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Navigating Your Student Loan Debt
 With support from NEA Member Benefits



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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: June 1, 2025

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Agenda

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

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Thank you for your interest!

Take the next step to make the most of your membership.

[Register Now](#)



Earn Cash Back. Maximize It.

LIMITED TIME ONLINE BONUS
OFFER: \$250 Amazon.com Gift Card (students not eligible). Apply here for this offer. Offers vary elsewhere.

Find Student Loan Debt Relief.

Find information about any forgiveness or cancellation programs you may qualify for, along with how much you can save.

Life Insurance. No Cost To You.

Eligible NEA members can get trusted life insurance protection for their families, at no cost.

Too A...

More to the story...

- **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

CTA Member Benefits Student Loan Resource Page



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Understanding Student Loan Forgiveness Programs and Eligibility



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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)

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.**

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Loan Forgiveness Programs

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

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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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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.

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Loan Forgiveness Programs

PSLF Criteria:

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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.

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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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Understanding PSLF Policy Updates

Information is accurate as of: June 1, 2025

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Policy Updates: Current State of IDR Plans

- **The SAVE Plan is still on hold. Borrowers enrolled in SAVE were placed into Administrative Forbearance (no payments due)**
 - Borrowers already enrolled in SAVE will remain in forbearance while the lawsuits are ongoing; or they can switch to another repayment plan to begin making payments again.
 - **Reminder:** SAVE forbearances don't count for PSLF, but you may have option to "purchase" retroactive credit for months in forbearance/deferment via **PSLF Buyback**
- Other IDR plans (PAYE, ICR & IBR) are available to enroll
- Application processing recently resumed after being on pause since February. Expect application delays when enrolling or switching IDR plans

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Policy Updates: Executive Orders March 2025

- **Dismantling of Department of Education**
 - Ensuring continued delivery of essential services
 - Student Loan Management, IDR applications, PSLF
- Expect longer wait times and reduced system reliability, even as federal student loan programs remain in place.

President Trump can not alter the Education Department rules governing PSLF with just an executive order

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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.

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Getting Started With the NEA Student Debt Navigator



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What can the Navigator do for you?

Manage your student loans with ease:

- Check **eligibility** and **qualifications** for loan forgiveness
- See **personalized repayment** and **forgiveness options**
- **Yearly recertification** of repayment and forgiveness plans
- **Sign** and **submit paperwork** digitally on your behalf
- Monitor for **new programs** and **policy changes**
- Receive **1-on-1 support** with student loan experts

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What can the Navigator do for you?

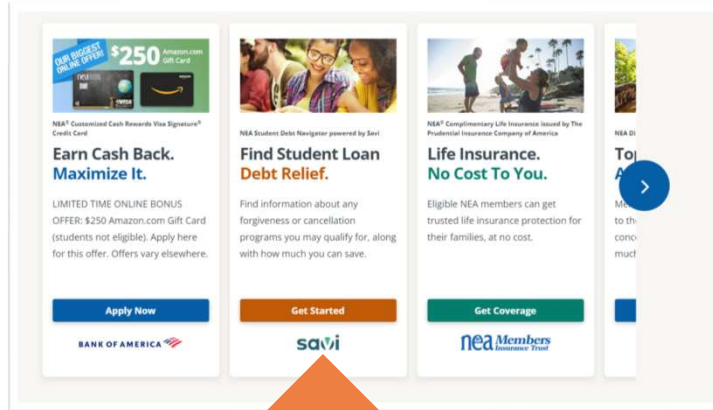
- Enjoy **one free year of premium access**
- On average, members **save \$2,000 annually** on their student loans using the Navigator



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

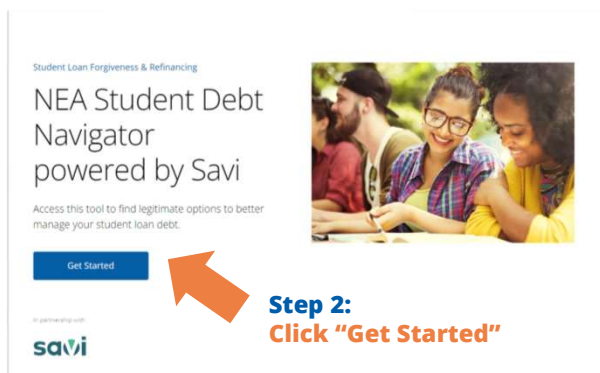
Step 1:
Click "Get Started"

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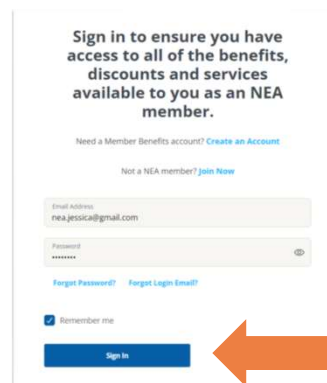
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Step 2:
Click "Get Started"



Step 3:
Sign In or
Create
Account

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


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

[Register](#)


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


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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](#)

10%

Application Progress


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





APPLICATION PROGRESS... 17%

Estimated Payment: \$0/mo

- 1 ESTIMATE
- 2 FAMILY
- 3 INCOME
- 4 EMPLOYMENT
- 5 EDUCATION
- 6 LOANS
- 7 MISCELLANEOUS


2 SELECT

3 ENROLL


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

[Contact an Expert](#)


Family

What state do you live in? 


Choose One


What is your most recent tax filing status? 

Choose One

What is your current marital status? 


Choose One

How many dependents do you have? 

What is your date of birth? 

mm/dd/yyyy

[Next](#)




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4

Your Savi Account

Sync Federal and Private Loans





APPLICATION PROGRESS... 100%

Estimated Payment: \$177/mo

Eligible for Forgiveness

- 1 ESTIMATE
- 2 FAMILY
- 3 INCOME
- 4 EMPLOYMENT
- 5 LOANS
- 6 MISCELLANEOUS

2 SELECT

3 ENROLL

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

[Contact an Expert](#)


Sync Loans

Sync loans from each of your loan servicers for automated import and loan monitoring.


[Sync Loans](#)

Other import options:


[Add Loans Manually](#)




NAVIENT




MOHELA




ednet



edloan



edfinance



SoFi

and many more.

Sync Loans

Sync Loans

NAVIENT - Loans

Enter your credentials

Username

Password

[Submit](#)

[Reset password](#)


Secure

Encryption helps protect your personal financial data.

Private

Your credentials will never be made accessible to Savi.

[Continue](#)



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Your Savi Account

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

APPLICATION PROGRESS... 99%

Estimated Payment: \$177/mo

Forgiveness Eligible

1 ESTIMATE

2 SELECT

3 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

\$177 Monthly Payment \$277 less/mo

\$14,716 Total Payment \$12,428 less

6yr 7mo Unit Repayment

\$15,380 Loan Forgiveness Forgiveness eligible

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

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

Apr 2016 - May 2019 Public Citizen Foundation Inc

Apr 2012 - Apr 2016 Bread For The World Institute Inc

EMPLOYMENT INFORMATION

HR Contact's Name

HR Contact's Email Address

HR Contact's Phone Number

HR Contact's Title

INCOME-DRIVEN REPAYMENT (IDR) PLAN REQUEST

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

SECTION 1: BORROWER INFORMATION

Check this box if any of your information has changed.

SSN

Name

Address

City

State

Zip Code

Telephone - Primary

Telephone - Alternate

Email (Optional)

SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

1. Select the reason you are submitting this form

2. Do you have multiple loan holders or servicers?

3. Are you currently in deferment or forbearance?


4. Do you want to change to a different income-driven plan?

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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




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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

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